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THE NATIONAL MONTHLY OF CANADA

CONTENTS FOR JANUARY 1904

PAGE

BLISS CARMAN . . . 2

CANADIANS IN NEW YORK . . . 3
By Arthur Stringer

OUR GROWING TIME . . . 6

THE CITY OF MONTREAL . . . 7
By J. Macdonald Oxley

MONTREAL ILLUSTRATIONS . . . 13

ROMANCE AND A DRAGON . . . 29
By Theodore Roberts

OUR VISIT TO HEILEGANSTADT . . . 37
By Helen A. Saxon

ON THEIR HONEYMOON . . . 44
By Harvey J. O'Higgins

CURRENT COMMENTS—
- Wanted—A Tariff . . . 50
- Over-Done Prosperity . . . 50
- Two Leaders in Tariff Reform . . . 51
- Canada's Commercial Standing . . . 51
- New Riches in the North . . . 52
- The Completing of Canadian Federation . . . 52
- A Victory for Bad Government . . . 53
- The Prospects for the Panama Canal . . . 53
- The Need of Better Game Laws . . . 54
- The Men We Need . . . 54
- A City That Grows . . . 55

OUR LOST MILLIONS . . . 56
By Canadian

SUPPLEMENT . . . 58

SWORN STATEMENT . . . 59

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Bliss Carman

THE
NATIONAL MONTHLY
OF CANADA

VOL. IV. TORONTO, JANUARY, 1904 No. 1

CANADIANS IN NEW YORK

AMERICA'S FOREMOST LYRIST

BY ARTHUR STRINGER

I.

JUST as the papyrus-laden young Egyptian once made his eager way up to Alexandria, and the youthful Greek to Athens, and the child of the French cantons to Paris, and the son of Scottish heather to London Town, so to-day the aspiring and hopeful youth of the New World turns to New York,

> "For a bard
> Must live at courts and where the life of men
> Is densest, and the struggle is most fierce."

In that bewildering, electrical, expanding, and still much misunderstood and maligned mecca of a nation's,—I might as well say a continent's,—wealth and talent and nervous energy, the twentieth century troubadour has been taught both to look for his daily bread and wait for his ultimate recognition. While he takes his way to the city, to labor amid a hungry hundred of the same calling, surrounded by the stimulating pulse and throb of a life "that only attains to aspire," we who remain without the metropolitan pale are tempted to lament that we have lost our poet, feeling that his voice has been swallowed up in that vague and far-off maelstrom of tumult and struggle.

That, happily, is our eternal mistake. For whatever the city—at one time, of course, it was the court—may give to the singer, he must still draw on his earlier and more open life for inspiration. If his youth has been spent beside the marshes of Tantramar, of Tantramar he still dreams and sings, whether in the cold fogs of Boston, or on the hilly streets of Edinburgh, or even amid the limpid sea-lines of Bermuda. If he grew up in the lap of the Great Lakes, he takes the burden of his song from that great water-way. If his home was on the plains of our boundless North-West, his muse, at her best moments, will still wear a prairie-rose on her breast.

Of the different Canadian men of letters who have migrated to the metropolis of America, two names stand out high above the others. One is Bliss Carman; the other is Charles G. D. Roberts.

Of Mr. Roberts, "the father of Canadian poetry," I hope to speak in a subsequent article, but in passing, I might add that here indeed is still another hint that the much-talked-of poetry of our Dominion is still in the pin-feather stage, since Mr. Roberts is far from patriarchal in either appearance or years, and since, as Mr. Dun-

can Scott has already said, Canada first found her voice when "Orion" fell from the printer's press. But this is anticipating. In this necessarily brief paper it is my intention to say a word or two about Mr. Carman, the happy possessor, as an English critic of no mean repute has declared, "of the sweetest lyric note in all America."

They still speak of Mr. Bliss Carman as "the young Canadian poet"—and poets, indeed, should always be young !—though the author of "Low Tide on the Grand Pré," is now in his forty-third year. And to those persons who know his picturesque and always striking figure, in studio or street, in Boston or New York, Bliss Carman no longer seems a young man. The shoulders are not now quite so rigid and erect as they were when their muscles gave life to a paddle fifteen years ago on the waters of so many New Brunswick streams. Yet they are the same gigantic shoulders; and the figure, too, is the same large, generous, unforgettable figure—that of the gaunt six-footer, hatted in the perennial, clerical-looking "wide-awake," the great, luxuriant mass of tawny hair bursting out from under its black rim, and blowing about the keen, pale, predatory face, now lined a little, it must be confessed, with time and thought. There is a studious-like forward thrust to the otherwise well-poised head, not unlike what we used to call the "Oxford stoop" when it vied in favor with the "kangaroo dip," and mingled with what seems the natural alertness of the woodcraftsman is the abstraction of the scholar, just as in some incongruous way the strength of the voyageur seems sadly mixed with the cloistral frailty of the student.

When I last heard of Bliss Carman he was holding out in a little studio apartment at 140 Fifth Avenue, New York City. Where he had spread out his penates a month before that, I cannot tell. Where he now is, heaven and his publishers only know! For in his veins still runs a streak of that vagabond blood which, perforce, has kept him a nomad and a wanderer from the days of his earliest boyhood. And the spirit of it has flowered exquisitely into song, first in "Low Tide on Grand Pré," and later in those inimitable lyrics of the road, "Songs from Vagabondia," published in collaboration with that fellow-gypsy and genius, who now rests in the Inn At The End—I mean, of course, the late Richard Hovey.

It does not seem so long ago that Mr. Carman's address was New Brunswick, nor so many years back since Edinburgh knew him. At one time his home was Boston, at another Cambridge. Then he tarried at Scituate for a time, and then was heard to be somewhere down in the Bermudas, and then in Canada for a while, and then back in New York again, and then London, and then New York still once more. And again, I suppose, the Red Gods are calling him, and the arms of his editorial chair in in the offices of the *Boston Literary World* (of which he has been editor now for several months), are growing as hateful as the two wings of a feeding vampire.

Of one thing, however, we can be certain, Bliss Carman was born in Fredericton, New Brunswick. There, when he felt like it, he attended the public institutions of learning not always loved by youth, and after entering the University of New Brunswick at an early age to show that he could afford to be indolent when he chose, he was graduated in 1881. But even in adolescence that touch of desultoriness, which so often accompanies genius, carried him from one pursuit to another, and after a year of rather aimless reading at the University of Edinburgh (aimless, perhaps, only to the tutorial eye) we next find our poet reading with just as assiduous waywardness at Harvard, and there even thinking seriously of the ministry. In fact, he had thought and tried many things. Once he essayed the pedagogue, once he tried his hand at civil engineering, and still again he started valiantly in for the study of law. But in time the young poet of vagabondage turned his restless face, happily, towards the sanctums and sky-scrapers of New York, and after a few year's of life in a Brooklyn boarding-house, while he wandered valiantly from office to office as a

"free-lance," and was doing the best and the hardest work of all his life, he became one of the associate editors of *The Independent,* under Dr. William Hayes Ward—who has occupied the managing editor's chair of that publication for one-third of a century. From that time on it will be remembered how many, not his mere compatriots at home, looked and waited for his weekly contribution, and how it was soon worded about that a new poet had arrived. This rumor in time became common talk. And Bliss Carman woke up one morning and found himself famous. It could not have startled him much, for the artist, above all others, must know himself.

While, in Canada, he is still known and spoken of solely as a poet, the land of his adoption has long since recognized in him an essayist of grace and authority, a critic of discretion and taste, a lecturer, an editor, and even a successful publisher. He will be generally known to the world at large, though, as a poet, and his reputation, at the end, will stand on his work as a poet, pure and simple.

And this brings me round to the more vital and cogent question of Bliss Carman, not as a man, but as an artist and technician. It is still too early, much too early, for any final word to be passed on his work as a whole. He is a man still in his prime, with many long years of labor before him—still in the very heyday of his productiveness. But looking back over his work as it now stands, it is only too easy to see that the more excellent things, amid an abundant harvest, that is remarkable both quantitatively and qualitatively, are very excellent indeed. And I need in no way plume myself on my boldness when I say that any poetic anthology, in time to come, of either the nineteenth or the twentieth century, which omits from its pages a generous sprinkling of lyrics of this truly melic age of ours, will be lacking in more than one golden link of American song. The perfect sweetness of his note, when he sings seriously, has never been doubted or disputed. What has been called the thinness of his voice has been censured in certain quarters; yet every now and then he confounds his critics by striking a chest-tone that all but reverberates. It must be remembered, too, that Mr. Carman has been a magazine poet for many years now, and that the popular periodical has always demanded, and always undeviatingly placed a premium on lightness of tone. So as the work of a man who has produced much, at different times, and in different moods, it is essential that his outpourings should first be subjected to that "culling" which naturally obtains where the professional versifier is under discussion. The "pot-boilers" of the hour have to be disentangled from the heart-songs of all time. In his best work, it may be true, his vagueness sometimes verges on weirdness—and this is particularly true of his earlier productions; yet there is a natural magic in his mysticism, which always seems to redeem it. There is, too, a felicitousness of touch, redeeming the man in his lightest moments, a fineness of ear and fancy which leaves us satisfied with that which in another we might turn from as mere trifling. He is forever surprising us, as well, with an occasional line or two as magical as one of Keats' own—lines into which, it may be, we dare not look too closely. While, as sons of the same Dominion, we remember that all that is mystic and northern and inscrutable in Mr. Carman is that which marks him as distinctively Canadian. He remains a nature poet, not as has been the case with many a minor bard of our clime and day, because of any inadequacy to cope with man, but because it is through nature alone that his genius has enabled him to interpret the moods of man. Thus "Low Tide on Grand Pré" is not given over to a microscopic study of marshlands, but to the spirit of unrest that consumes humanity. "Behind the Arras" is not taken up with conventional eroticism, but with poignant prying behind those hangings which muffle and surround the human soul, just as "By the Aurelian Wall" deals in a new way with the memory of great men, and "Ballads of Lost Haven" is devoted to the sea and its eternal mysteries.

OUR GROWING TIME

IT was some satisfaction last month to be able to show an edition of 26,000 copies, nearly all of them taken by regular subscribers. Anyone who knows anything about publishing, will readily admit we have made remarkable progress, but it seems after all we are only at the beginning of our usefulness Arrangements have been made whereby *Progressive Canada* is consolidated with THE NATIONAL MONTHLY, which means new prestige for our own publication, and a new feather in its cap.

Progressive Canada was established more than a year ago by Mr. Edwin Rose, and was intended to show, month by month, all that was being done by way of development. It had a superabundance of enthusiasm and large ideas along right lines, but was not a glittering success financially. Mr. Rose had other irons in the fire, including two publications in the States, and considerable business in connection with department stores and general store development. The task of getting some person capable of whipping "*Progressive*" into shape meant a larger expense than the journal was likely to warrant, and it was decided to combine forces with THE NATIONAL MONTHLY, and help make this the representative magazine for Canada.

All unexpired subscriptions to Mr. Rose's journal will be filled by us, and whatever enthusiasm belonged to *Progressive Canada* we shall endeavor to include with the good-will and subscription list.

THE CITY OF MONTREAL

By J. MACDONALD OXLEY

MONTREAL at the present moment has unquestioned right to be regarded as the premier city of the Dominion, whatever Toronto or Winnipeg will have to say upon that point in the nearing future.

She is also the most picturesque of the Canadian capitals when her people, as well as her site and surroundings are taken into account. No other city presents such striking contrasts, or such interesting problems in municpial life.

Here you find the most lavish wealth and the most sordid poverty, the highest culture and the densest ignorance, the most enlightened enterprise and the most hopeless sloth, the most elaborate religious equipment and the deepest moral depravity within the boundaries of the Dominion.

The visitor who confines his observations to the superb Sherbrooke Street, with its tree-shaded tributaries climbing the mountain side, thick-set with noble mansions, and to the bustling St. Catherine, St. James, and St. Lawrence Streets, always thronged by prosperous-seeming people, sees but the bright side of the commercial metropolis. He must penetrate the purlieus of what Mr. Herbert Ames has so aptly called "The City Below the Hill," or venture to explore the shadowed ill-smelling recesses of the back tenements that so abound, before he can claim to have really seen Montreal.

There are those who blandly assert that Montreal is the only actual city in Canada, the others being merely over-grown villages, which have not yet entirely lost their rural characteristics, and this amusing conceit has at least one palliation in her markedly cosmopolitan character. Although of purely French origin, having been founded by Maisonneuve more than three centuries and a half ago, when a little cluster of houses built on the site of the Indian village of Hochelaga was with solemn churchly rites christened "Ville Marie de Montreal," from the time it passed into the possession of the British a century afterwards, and English and Scotch Protestants came to settle among the French Catholics, to be followed presently by Irish Catholics, and then in later years by members of many nations, Montreal has by its varieties of race and language and ways of living more closely resembled one of the continental cities than any other on this side of the Atlantic.

The French have always been in the great majority as to numbers, nearly three-fourths of the population being theirs, but in wealth and influence they were long ago outstripped by their English and Scotch fellow-citizens, who hold in their hands the keys of finance, commerce, and social prestige.

They are nevertheless the foundation stones of Montreal's prosperity, for they make admirable artisans and factory hands. They are in the main docile, industrious, sober, and cheery of spirit. They lead simple, contented lives, and, as the full quiver is the rule of the family, thanks to the sage counsel of the Church, the supply of toilers knows no shrinking. As a location for manufacturing enterprises on any scale, Montreal therefore possesses peculiar advantages.

In a rough way that great artery of traffic, Bleury Street, may be said to form the dividing line between the British and French inhabitants, although of course very many British live east of it, and there are not a few French to be found on the west. Separated as they are, not only by race, religion, and language, but by the traditions of historic national antagonism, the two peoples get on wonderfully well together. It is so long since race riots occurred that now they are hardly regarded as any more serious possibility than an eruption from the mountain, which that eminent authority, the late Sir William Dawson, declared to be of volcanic origin.

In matters municipal, the numerical superiority of the French naturally give them an advantage of which in recent years they

have been availing themselves more fully than before. Considering that the bulk of the taxes is borne by the British residents, it is but natural that they should expect to have a share in the management of civic affairs in some degree proportioned to their contributions to the annual levy.

This, however, they are far from being granted. There was a time, indeed, when the offices and emoluments appertaining to the City Hall were divided with some semblance of fairness, but the possession of power has proved too strong a temptation to the masters of the situation, and they have been steadily appropriating the positions until now the British representation of office-holders is reduced to a mere corporal's guard.

Not so long ago the condition of affairs at the City Hall bore a sinister resemblance to what has been of late exposed at Chicago, Philadelphia, and St. Louis, but through the remarkable reform work accomplished by Mr. Herbert Ames and his Citizens' League, the atmosphere has been purified to a most gratifying degree, and Montreal at the present moment probably possesses as clean and economical government as is possible in a city of so cosmopolitan a character.

If the French rule the roost in municipal matters, however, the English no less emphatically do so in the social arena. The most effective illustration of this is afforded on such high occasions as the visit of the Governor-General, for instance, when a study of the lists of guests bidden to the various functions will reveal that the French are, as compared with the British, about one in five.

Sherbrooke Street, broad, level, and lined by stately trees, with its cross-streets reaching up to the Mountain Park, is the heart of the English city; while St. Denis Street, running at right angles to it in the east, and its connections, have the mansions (they do not call them *hotels* as in Paris) of the French. They are both handsome streets, but Sherbrooke can boast of being still superior to the incursion of the trolley, while St. Denis has the rails from end to end of it.

In the main, the wealth of Montreal—it is reported to be, in proportion to population, the third richest city on the continent—is administered with dignity and moderation. There is, of course, a so-called "fast set," whose doings are not always devoid of scandal, but they do not by any means represent Montreal.

One very notable thing is the remarkable collections of pictures owned by some of her millionaries. In the galleries of Lord Strathcona, Sir William Van Horne, Senator Drummond, Charles Hosmer, James Crathern, James Ross, William Learmont, and others there may be seen not many works of the old masters, perhaps, but admirable examples of the British, French, Dutch, Spanish, and Italian immortals, which the discerning public from time to time have the opportunity of enjoying at the Loan Exhibitions, given by the Art Association, a most worthy and successful institution, that possesses a very creditable collection of its own.

Speaking of these loan exhibitions, which constitute quite a feature of social life during the winter season, reminds one that the plutocrats have another pleasant way of sharing with those less richly endowed the luxury their wealth can command. Large conservatories are, as a rule, attached to their stately homes, and on certain Saturday afternoons during the long chill winter these conservatories are thrown open to visitors, who have simply to sign their names in a book in order to enjoy without stint the exquisite sights and scents of these beautiful winter gardens, all abloom with rare orchids, lilies, roses, and azaleas in a setting of tropical ferns and palms.

While there is a commendable absence of mere lavish display on the part of the moneyed class, there is nevertheless no lack of enjoyment of the pleasures of life. The clubs of Montreal have a well-established reputation for completeness of appointment, the Mount-Royal, nick-named "The Millionaires' Club" for obvious reasons, and also "The Morgue," because of its alleged dulness; and the St. James, are sumptuous establishments in town, and the Hunt Club, Golf Club, Forest and Stream Club, and St. Lawrence Yacht Club are correspondingly fine affairs out of town, to which members resort in large numbers.

To belong to these clubs, and to derive full advantage from them, requires an easy income, but they all have a lengthy waiting-list, for the money-makers multiply, and Montreal is growing richer year by year.

A more praiseworthy proof of this than any outlay upon facilities for sport or recreation is furnished by the generous support of the causes of education, philanthropy, and religion, for which Montreal deservedly enjoys an honorable name.

The great University of McGill, with its splendid buildings, costly equipment, and substantial endowment, is, for the most part, the result of private benevolence, the gifts to it of Lord Strathcona, Sir William Macdonald, Messrs. Molson, Workman, and others having been upon a princely scale, completely eclipsing any contributions from public sources.

Closely affiliated with it are the theological seminaries of various denominations, Methodist, Presbyterian, Congregational, Episcopal, whose students thus enjoy the privilege of attending the university lectures in addition to their own special courses.

The University of Laval, buried in the heart of the French section, cannot compare in size or significance with the English institution, although it represents the apex of the educational system of the Catholic Church.

The Royal Victoria Hospital, in many respects unsurpassed as a home of healing, is the magnificent tribute of two of Montreal's citizens, Lords Strathcona and Mountstephen, to the best and greatest of earthly rulers, while the General Hospital, so beneficent in its operations, is supported by a wider clientele, as are the French establishments of Notre Dame, the Hotel Dieu, and the Grey Nuns.

In regard to churches Montreal is richly provided, and may with propriety boast of some imposing and beautiful edifices. The Catholics naturally have the pre-eminence with their superb new St. James Cathedral, on Dominion Square, which is a copy of St. Peter's at Rome; grand old Notre Dame in the centre of the city, and the big Jesuits Church on Bleury Street.

Comparing very favorably with these noble structures, nevertheless, are the great St. James Methodist Church, Christ Church Cathedral, St. George's, Erskine Presbyterian, and other places of worship, which hold large and wealthy congregations Sunday by Sunday throughout the year.

Close beside Christ Church Cathedral, on St. Catherine Street, stands the Colonial House, probably the finest building devoted to commercial purposes in Canada. It is Morgan & Company's departmental store, and besides this vast establishment there are Scroggie's, Murphy's, Hamilton's, and Ogilvie's, on the same street, and Carsley's down on Notre Dame Street, so that the city is well supplied with these "universal providers," all of whom are evidently prospering.

Having thus indicated what may be considered the general characteristics of the city, we have now to present some particulars that will help to form a fuller understanding of our subject. Situated upon an island, formed by the Ottawa and St. Lawrence Rivers; at the head of navigation, one thousand miles from the ocean, and at the foot of the vast canal system penetrating far inland; the converging point of the railway system, and of the electric power development of Eastern Canada, Montreal, with its peerlessly picturesque position, stands easily first in population, wealth, and influence among the cities of the Dominion, although, it may be added, that in all these respects Toronto is steadily drawing up to her.

The present area of the city is 6,000 acres, the length being nearly double the breadth. The growth of population, according to the census returns for past decades, has been as follows:

1871	115,000
1881	155,238
1891	219,616
1901	267,730

If the populous suburbs were included this total at present would not fall far short of 400,000, and it is no doubt only a question of time and settlement of conditions when these will be brought in.

Of this population two-thirds at least are French, and the other third English, Scotch, Irish, and mixed nationalities, the proportion of Jews being notable.

The government of the city is carried on by a council, composed of a Mayor elected at large, and thirty-four aldermen, two each from the seventeen wards. These wards greatly vary in their area, value, population, and number of voters. The smallest has a superficies of 42 acres, and the largest of 1,230 acres. One has an assessed value of $24,000,000, and another of only $3,500,000. The resident population of one is 27,000, and of another only 440! In one there are 6,304 voters, and in another only 850, so that there are decided inequalities of representation.

There is an unwritten law that the mayoralty should be held by the English once out of three times; but recently it has been more honored in the breach than in the observance.

The Mayor is allowed an indemnity of $4,000, the Chairman of Committees of $800, and the ordinary aldermen of $600 per annum.

As illustrating the growth in wealth of the city, the following figures are pertinent:

	Assessed Value of Taxable Property	Annual Revenue	Net Debt
1870	$43,000,000	$805,000	$5,000,000
1880	64,000,000	1,500,000	10,000,000
1890	102,000,000	2,240,000	14,800,000
1901	150,000,000	3,435,000	26,850,000

The total of exempted property is enormous, as everything held for religious, educational, or philanthropic purposes goes free of taxation, and the vast possessions of the Catholic Church in lands and buildings can hardly be correctly estimated. Agitation is made from time to time for some modification of this state of affairs, but the outlook for any substantial reform can scarcely be considered promising, as the Church is not likely ever to permit its privileges to be encroached upon.

The Public Schools of Montreal are directed by two boards—one Catholic, the other Protestant—which are entirely distinct from the municipal administration, and independent of each other. The nine members of the Catholic are thus appointed: three by the Provincial Government, three by the City Council, and three by the Archbishop of Montreal, the last three being, as a rule, priests. The Protestant board has only five members, two being appointed by the City Council, and three by the Government. The High School for boys and girls is a splendid institution, having always over a thousand pupils in attendance.

Besides the Public Schools there are many private educational establishments for residential and day scholars, which attract patronage from different places, as well as from the city itself, so that altogether Montreal's equipment, in this regard, is not open to criticism.

Occupying the strategic position that she does, Montreal must always exercise a commanding influence in the commerce and manufactures of the Dominion, and be an important factor in the shipping trade of the continent.

In view of this, it is interesting to recall that the second steamboat in the world to be built was John Molson's *Accommodation*, 85 feet in length, and having a six horse-power engine, which began running between Montreal and Quebec, in November, 1809, making the trip in thirty-six hours, and that the first vessel to cross the ocean entirely by steam power was the *Royal William*, built at Quebec, but engined at Montreal, which sailed for England, in August, 1833.

Since then the development has been vast indeed, and now Montreal, besides being the headquarters of one of the most important lines that traverse the Atlantic Ocean—the Allan—has direct steamship connection with the chief ports of Great Britain and Europe, not to mention the multitude of vessels plying between her and the principal ports in the St. Lawrence River and Gulf and the Great Lakes.

Looking over the statistics of the shipping trade of Montreal, one is struck by the fact that although there has been no marked increase in the actual number of ships employed, there has been in their size, and in the quantity and value of the goods they carried.

Thus in the year 1880 the number of seagoing vessels which arrived in port was 710, of a total tonnage of 628,271; the value of the merchandise exported was $32,245,000, and of that imported, $42,412,000. In 1890 the number of vessels was 746, the total tonnage 930,332, the value of the exports, $32,-

027,176, and of the imports, $45,160,000. In 1895 there were only 640 vessels, but their tonnage aggregated 1,070,000; the exports were $40,348,000, and the imports $42,000,000. While in 1902, 758 vessels, with a tonnage of 1,541,272, carried $60,000,000 of exports and $70,737,000 of imports.

From these figures it is clear that there has been a great change in the size of the steamers carrying on this traffic, in order to meet which an immense expenditure by the Government upon the ship canal has been necessary, although its passage is still attended with difficulty and danger, and many millions more will have to be spent before it will become as safe and speedy as is to be desired.

To transport the freight and passengers brought to her by the great fleet of steamships, Montreal is well provided with railways. The vast systems of the Canadian Pacific and the Grand Trunk have their head offices here, and besides them the Canada Atlantic, New York Central, Central Vermont, and Delaware and Hudson roads have running powers, which enable them to maintain a complete service of their own, so that Montreal may be said to be in direct connection with the entire continent.

The crossing of the St. Lawrence River is effected by means of two gigantic steel bridges—one, the famous Victoria Bridge of the Grand Trunk, touching the centre of the city, and the other the splendid cantilever bridge of the Canadian Pacific crossing the Lachine Rapids at Hochelaga.

As a manufacturing centre, Montreal holds a high place. The cheapness of fuel and of labor in the past gave her a great advantage, which the recent remarkable development of electric power from water, through such enterprises as those at Lachine, Chambly, and Shawinigan, should enable her to hold indefinitely. Sugar refineries, cotton factories, tobacco factories, iron and steel works, flour mills, breweries, and distilleries on a very large scale abound, while of manufactories of boots and shoes, paper, rubber, paints and varnishes, woodenware, carriages, steam engines, printing presses, rope, glass, clothing, etc., they are veritably legion.

The wholesale trade of the city is naturally very extensive, particularly in dry-goods, hardware, groceries, and drugs, and this, of course, renders necessary a very powerful financial equipment.

The bank of Montreal, with its paid up capital of $12,000,000, ranks among the largest financial institutions of the world, and small only by comparison with it are the Merchants Bank, and Molsons, with their agencies throughout the Dominion; there are also two good French banks, viz., La Banque d'Hochelaga and La Banque Nationale.

In the matter of bank clearings, Montreal, in 1902, with a total of $1,089,976,730, stood ninth among the cities of the continent. New York, of course, being first with $76,328,190,000.

The Montreal Stock Exchange for a long time was easily first in the volume of its transactions; but within the past few years the Toronto Exchange has drawn very close to it, and there is now not much difference between them.

Covering the wide area that she does, and having populous suburbs to the north, west, and east, Montreal requires a very complete system of street railway accommodation. This is provided by three companies, the Montreal Street Railway, which practically monopolizes the city proper, and the Park and Island Company, and the Belt Line, which together minister to the suburbs, the total mileage of the three exceeding 150 miles, and being annually increased.

Thanks to these railways there is no difficulty in the people making their way to the many parks whereof Montreal may with propriety be proud. First of them all is, of course, the supremely picturesque and beautiful Mount Royal, rising high above the city, and affording every element of loveliness and grandeur that the nature-lover can desire. Then at the west there is Westmount Park, at the east end Logan's Field, in the centre of the harbour, St. Helen's Island, while scattered through the city and affording pleasant places of resort on sunny days and warm evenings are Dominion Square, Victoria Square, St. Denis and St. Louis Squares, and so on to the number of a dozen or more, all of them being maintained in excellent order by the municipal authorities.

It does not fall within the province of this article to attempt any forecast of the future of Montreal. Whether she will retain her pre-eminence among Canadian cities indefinitely may be fairly regarded as open to argument. The sharp divisions of race, religion, and language existing among her citizens cannot fail to exercise a restraining influence upon her growth and prosperity, especially as, instead of becoming moderated by the lapse of years, they seem to be only the more emphasized.

But her strategic situation at the terminus of ocean commerce, and the beginning of the canal system must, of course, always give her an advantage that none of her sister cities can share, and so the probability is that she will continue to stand at the head of the class for many years yet to come.

I do not believe an education is complete until the boy has been taught a trade, and the girl has been taught the domestic arts. CHAS. M. SCHWAB

TECHNICAL EDUCATION

The best article on Technical Education is by Victor C. Alderson, Dean of Armour Institute of Technology, Chicago, which appeared in THE NATIONAL MONTHLY, November, 1902, which should be read and studied by every one.

MONTREAL FROM MOUNT ROYAL

[illegible]
MONTREAL

[illegible]

HON. E. TELLIER, Q.C.
MONTREAL

HON. [illegible]
MONTREAL

MAYOR JAMES COCHRANE
MONTREAL

HON. SENATOR McKAY
MONTREAL

[illegible]
MONTREAL

[illegible]
MONTREAL

MR. J. E. CLOUSTON
MONTREAL

ROYAL VICTORIA HOSPITAL—MONTREAL

MINING BUILDING—McGILL COLLEGE—MONTREAL

REDPATH LIBRARY—McGILL COLLEGE—MONTREAL

ROYAL VICTORIA COLLEGE FOR WOMEN—McGILL COLLEGE—MONTREAL

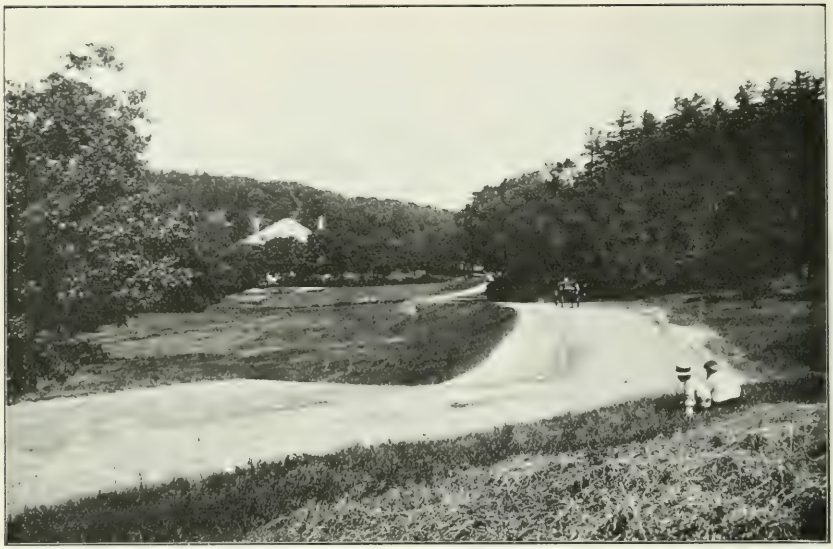
PHYSICS BUILDING—McGILL COLLEGE—MONTREAL

PLACE D'ARMES MONTREAL

DOMINION SQUARE, MONTREAL

VICTORIA SQUARE — MONTREAL.

DOMINION SQUARE — MONTREAL.



IN MOUNT ROYAL PARK—MONTREAL

MONTREAL HARBOR.

SHERBROOKE STREET—MONTREAL

HARBOR FROM CUSTOM HOUSE—MONTREAL

C.P.R. STATION—MONTREAL

BONSECOURS CHURCH—MONTREAL

CUSTOM HOUSE—MONTREAL

COURT HOUSE, MONTREAL.

ST. JAMES METHODIST CHURCH.

NOTRE DAME DE LOURDES CHURCH.

BONSECOURS CHURCH—MONTREAL

ST. JAMES CATHEDRAL—MONTREAL

CHATEAU DE RAMEZAY—MONTREAL

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

WINDSOR HOTEL—MONTREAL

WINDSOR HOTEL DINING ROOM

PLACE VIGER STATION AND HOTEL—MONTREAL

CITY HALL—MONTREAL

BANK OF MONTREAL—MONTREAL

NEW YORK LIFE BUILDING—MONTREAL

POST OFFICE—MONTREAL

ROMANCE AND A DRAGON

BY THEODORE ROBERTS

CHAPTER XIII.

(Continued.)

SHIFTLESS negroes, gaudily attired, scanned his face in passing, and found courage to address him.

"You doan disremember Joe, do you, Cap'n?" or, "Can show you roun' the town, sah. Remember you mighty well, Cap'n, an' the lady."

"If you really remember me," the little skipper would reply, the gleam of peaceful contemplation on his face giving place to another light for a moment, "you'll d— well shut up your vile mouths and get out of my way, the whole scarecrow pack of you."

Dusk was gathering rapidly beneath the trees, when he arrived at the high walls and wide gardens of the wealthy. He trod softly, and swung his light cane to the time of an old, half-forgotten tune. The dust lay deep and white on the broad highway. Lighted windows gleamed through the foliage. A cool breeze from Hastings way brought to him the faint strains of a waltz being played far off by a military band. Tender memories of faces and places flooded his heart. He suffered that delicious pain of home-sickness for the ports of half the world, which only a traveller can know. With his shoulders against a wall and his cigar drawing free, he gave himself up to all manner of tender memories. Presently his reverie was disturbed by the sound of voices from the garden side of the wall. The wall was thick and high. The voices were pitched low. Captain Sparks pricked up his ears, but could make nothing of the conversation. A gate swung open beside him and two figures issued from the garden. Sparks turned his cigar in his hand so as to hide the glow. He did not want to be discovered, perhaps by a club-friend, holding up the wall like any drunken A.B. The couple, arm in arm, paced slowly toward him, and behold, one was Colonel Farley and the other a lady in a white dinner gown. First of all amazement had its sport of the romantic mariner. Then jealousy clutched him with fingers of hot iron. He slid along the wall, cautiously and edge-on, making a step at a time, and upon reaching a curve in the road, took fairly to his heels. Like most sailors he was better at pacing a deck than at sprinting along a highway, so, thoroughly winded, he soon slowed to a walk.

"The ass!" he exclaimed, "the idiot! He's not fit to go ashore alone. That's the end of our novel—I stake my sou'wester on it."

He wandered about for some time, and at last, hot and dusty, and in a very different frame of mind from that in which he had set out after dinner, he returned to the Bridgetown club and ordered Scotch whiskey. He swallowed it raw, in the American fashion, and it nearly strangled him. But it pleased him to do it that way, for "half water, half whiskey" was a pet fad of the colonel's, and now he was in the mood to do anything just the way his old friend would think it should not be done. Wiping his eyes he looked about him. There, beaming upon him from the other side of the room, sat the stout, immaculately attired colonel himself. Sparks gasped, for he had been picturing his shipmate still loitering beside the garden gate, pressing the hand of the fair unknown.

"You'll ruin the coating of your tummy, old chap," remarked the delinquent, cheerily.

"I didn't expect to find you here," said Sparks.

"Well, you see, I left early—about ten minutes after dinner," replied the colonel. "Would have tarried a while longer, maybe, but Jones turned up."

"Thought you enjoyed his company," said Sparks.

"I do when I have a chance," answered the other smiling, "but you see, Jones was otherwise employed, and there'd have been nothing left for me to do but play crib with the old Admiral."

The skipper cheered up at this. "Ready to sail to-morrow?" he enquired, by way of a feeler.

"More than ready," said his friend, "and somehow I think Jones will soon be making us an offer for our book. I was speaking of it, to-night, to a mutual friend, and she'll use her influence."

Sparks leaped from his chair, and crossing over, grasped his friend's hand. "I saw you," he whispered, "and I thought you were going to tie yourself up, and after all it was just business." He hailed a servant, and recklessly ordered champagne. The colonel smiled knowingly. He did not think it worth his while to explain matters, and really he did not feel so very much cut up about his rejection after all. A man grows accustomed to a bachelor life as a soldier to danger, or an eel, as the story has it, to being skinned. Also, being truly modest, he could understand the lady's preference for Jones. He drank the skipper's wine with his usual good grace, and considered the flavor of it with an undisturbed palate.

CHAPTER XIV.

Peace and Pleasure.

Summer, with its delights of tennis and teas, waxed full. Bob Prendergast lived the life strenuous, and thinned on it. He worked in the office. He foregathered at quiet meetings with Mrs. Hampton, the baronet, and Catherine. He wrote letters full of careful instructions to Jack Farley. He took a ten days' trip up the Gambo ponds after trout. He played tennis. He rowed on the lake and organized a six-oar crew. He proposed three times more to a lady who has nothing at all to do with this story. Sometimes, when he happened to be alone for more than ten minutes, he would wonder if he were really playing the game; but the recollection of Farley's white face and Catherine's tears always quieted his conscience.

The Honorable H. Hyde Prendergast lived the life complacent and waxed fat. The memory of his daughter's wilfulness no longer grieved him, and his righteous spirit had never realized his own unkindness. He saw Catherine mild and happy, his wife comforting as ever, and Bob deferential. In his heart he believed his daughter to be deeply grateful to him for his firmness. It pleased him to see Sir Hardwick Brice at his dinner-table. Little he knew, presiding graciously at the head of the ancient mahogany, that his wife, alone of the party, was not plotting against his august authority.

Catherine, even during their peaceful family dinners, felt no misgivings. Love and unkindness had joined in setting her hand to the plough—love clear-eyed, and his enemy blinded—and she felt no desire to turn back. She was kinder to her friends and more considerate about the house than she had been for a twelvemonth. Joy sang in her heart like a bird in a golden tree, and the memory of the day upon which Burton and Brice had found her on the barren seemed a page of some dismal story she had read. Her's was the brave heart able to forget the twinge of old hurts in present happiness. She knew that, once married to Farley, she would love her father as she had before his unkindness, though she would never forget the lesson she had learned by his treatment.

"If I ever find Jack growing self-satisfied," she said, and did not name the threat.

Sir Henry Rosehaw, amid the cares and perplexities of his exalted position, felt a desire for a prolonged outing growing upon him as the season advanced. He wondered at it himself. He had never been keen on either yachting or fishing, and now he found himself planning an extensive coasting cruise in the little government cutter *Plover*. True, the first thought he had given the matter was at his sister's suggestion. "A trip of this kind," she assured him, "will be combining business with pleasure—a most profitable course to follow. We shall all have a lovely time, and it will be a means of you showing your interest in the people of the out-ports. Also, we can invite some of our friends and so perform a social duty."

The idea had grown upon the governor, and finding his secretary unexpectedly agreeable, he at last decided to make up a yachting party for a three weeks' cruise. When His Excellency's mind had once been made up for him the thing was sure to happen.

The pink newspapers of the town got hold of the information and made the most of it, all to the governor's credit. In various outports of the northern bays magistrates had their black coats brushed, and fishermen loaded sealing-guns with blank charges, and repaired wharves and stages. A scarlet ripple of imperialism ran, like an electric current, around the coast.

When Sir Hardwick submitted the list of guests to his chief's consideration, that personage was pleased to be facetious.

"Why the whole Prendergast?" he enquired, with a note of sympathy in his voice.

"Oh—ah—Mrs. Hampton will explain," replied the baronet.

"So that's your game, Hardy. Well, I wish you luck, old chap." He smote his friend on the back.

"Sly dog!" he exclaimed.

"Nothing of the kind," said Sir Hardwick, looking embarrassed.

"Don't blush. I suspected a callow heart somewhere behind all that—ah—waistcoat," said Rosehaw.

"Can't congratulate you on your knowledge of anatomy," retorted the secretary.

Then Sir Henry's mind suffered an association of ideas.

"You once hinted to me a love affair of a certain young lady's," he said, slowly. "I believe you called it an internal trouble of some kind. However that may be, Brice, I think you're playing rather a low-down game on the other chap."

Sir Hardwick glared at him wildly, and started toward the door.

As soon as he had gone the governor sat down in his favorite chair and with great deliberation lit a cigar.

"Sly dog," he murmured, "sly dog. What'll that old cat of a mother of his say about it? Swear it's all my fault, most likely. By gad, I'll be afraid to go back to England when my term is up." He crossed his feet comfortably before him, puffed his excellent cigar, and mused on the folly of youth. Presently his meditations were disturbed by the advent of Mrs. Hampton. She had met the baronet outside the door and had heard his complaints. She perched upon the arm of her brother's chair and made gentle little dabs, with her hand, at the bald spot on the top of his head. He submitted, for he was really very fond of her, but he trembled for the safety of the ash of his cigar.

"Brother mine," she said, "though care and work have already had a disastrous effect on the top of your head, still I must plague you with a little story. I want your advice. Be a good boy, now, and listen, and don't be angry with me." Then she told him of Catherine Prendergast and Jack Farley. But instead of asking his advice she informed him of her plans. She left the room an hour later, and finding Sir Hardwick nervously parading the lower hall, greeted him with a triumphant smile.

"Done," she said.

"How did you work it?" asked Sir Hardwick, with a sigh of relief. She shook her head at that.

"I've been managing him since I was sixteen, barring four years of that time," she replied, "and to-night it would have been as easy as easy if you had not muddled it so."

"How?" enquired the baronet in an injured tone.

"By leading him to think that you were in love with Miss Prendergast," she said.

"I must stroll down to the club," said the baronet. He felt justly aggrieved at the way people persisted in misunderstanding him. "I always thought," he muttered to himself, "that if I ever went in for this sort of bally rot it would be as first violin at least—and here I am making an ass of myself for a girl who should be in school and a fellow I've only set eyes on once in my life. Rosehaw's an idiot! Fancy thinking I'd fall in love with her."

The Honourable H. Hyde Prendergast, Mrs. Prendergast, Miss Prendergast, and Mr. Robert Prendergast were all charmed to accept Sir Henry Rosehaw's kind invitation.

"How very thoughtful of him," said Mrs. Prendergast.

"I wonder how much Sir Hardwick had to do with the arrangements," remarked her husband, winking ponderously and glancing toward Catherine.

The girl blushed and looked away. After all, the blush of guilt is the same color as the blush of love.

CHAPTER XV.

THE "SEA EAGLE."

The schooner-rigged yacht *Sea Eagle* tripp't anchor in Exploits Bay about noon of a fine day in the latter part of July. The pilot and sailing-master swapped yarns near the foreward companion. The sailing-master told stories of deep-sea disaster, and the pilot awful tales of wrecks and starvation along his native coast.

"'Way up to the bottom of this identical bay there was a man et, boots an' hat, by his own dogs," he said.

The Yankee mariner was silenced.

Aft, under an awning newly rigged, sat the yachtsman. Here was the Rev. Mr. Tomkins in blue flannel and a cloth cap, rolling tobacco into the semblance of a cigarette. Mr. Barcomb, of New York, sat in a canvas chair with his heels on the port rail, and Captain Skitter sat on the skylight and pipe-clayed his shoes. Jack Farley stood in their midst and delivered to them their oft-repeated instructions.

"Now, Tomkins, forget that you're a parson, and don't forget that you are owner of this craft. I don't want to draw too much of the old gentleman's attention. And Barcomb, remember to talk copper for all you're worth; it'll be a blind. Skitter, your game is to tag after Miss Prendergast, but only when the dragons are watching. And all of you remember to call me Gates."

"Why Gates?" asked Skitter.

"It's my middle name," replied Jack.

"I'll go fix that with the crew," said Tomkins, lighting his evil-looking cigarette. He went forward to where the sailing-master and the pilot were entertaining each other.

"Until further orders," he said, "you and the crew are to call Mr. Farley Mr. Gates. We are going to play a little game for a few days."

"Very good, sir," said the sailing-master.

"Be that his name," enquired the pilot.

Mr. Tomkins glared.

"Aye, aye, sir," repeated the sailing-master, at the same time delivering furtive kicks at the pilot. Tomkins turned toward the Yankee.

"You'll see to it, Bates," he said.

"Aye, aye, sir," cried the navigator, with deep-sea cheerfulness.

Tomkins leaned toward him.

"We'll be mixing something cold aft, before we go ashore, and Mr. Farley will be glad to see you there," he whispered.

The sailing-master with the slightest movement of the head imaginable, indicated the pilot, at the same time arching his eyebrows. Then he twisted his face several ways and worked his shoulders, and without a word informed Tomkins that the inquisitive pilot would be deeply hurt if not invited to partake of the punch aft. The lanky Englishman, though quick enough to read the signs, had no skill at the making of them; so he replied in his honest voice, "Bates," you come aft in ten minutes and have a drop with us. Pat can take his grog with the crew— if the crew have no objections." Then he strode back to his comrades and told them that he had arranged it all.

Jack and Skitter mixed the punch on the cabin sky-light. Bates came aft, attired in store clothes, and drank to everyone's good fortune. A knowing youth was that Yankee mariner. First of all he said, "Here's my respect to the ladies."

Farley cocked an enquiring eye at him.

"An' here's to the owner," he said. They refilled his glass.

"An' here's bowing to the Church, the Army and the Law."

Farley straightened his monocle at the sailing-master.

"Bates," he said, "now give the ship a good toast."

Bates poised his brimming glass, and for a few seconds wrinkled his weather-beaten brow in thought.

Then he chanted:

"Here's to the good *Sea Eagle*,
And here's to her little game;
An' like the American Eagle,
May she carry away the same."

The rest of that day was spent in exploring the rocky shores of the bay, and the little spruce-clad islands that lay scattered around. The pilot sat all day with his legs dangling down the foreward companion, and sulked.

On the following morning, after the yachtsmen had bathed and breakfasted, Bates reported the approach of a small

white steamer. None of the party evinced surprise.

"Now, it's up to you to bandage your left hand and put on your whiskers," said Skitter to Farley.

"Pass me your eye-glass," said Tomkins.

Jack parted with his eye-glass and went below.

The others conversed together in guarded tones.

"Spunky chap, old Farley," remarked Skitter.

"Wonder if the girl is worth it all," said Tomkins.

"She's all that. Saw her once or twice in New York, and couldn't pick a flaw," Barcomb assured them.

"It's a fat way to get a wife in these enlightened times," growled the captain.

"Shouldn't have come if you don't like it," retorted Tomkins, crossing his long legs.

"Oh, the trip is good enough. Only hope we'll get some fishing before the kidnapping begins," yawned Skitter.

"'Pon my word, you don't sound very keen," complained Barcomb.

The soldier laughed. "I'd do more for Jack than cruise around in his yacht," he said. "I'd row away with her in the dingey if he really wanted me to."

"I guess he wouldn't want you to," said the New Yorker.

Just then Jack appeared, and grinned awkwardly at his friends.

Upon his upper lip he wore a drooping, sandy moustache. His hair was parted in the middle.

"What a bounder you look," cried Skitter.

"Shut up," said Jack, shortly.

"I'm afraid she'll hardly recognize you," said the ex-curate.

Barcomb eyed his friend with an amused smile.

"Bet you she'll pull the thing off," he said, "and then papa will get after you."

Jack glared at them.

"Don't be cads," he implored.

One of the men approached them, with rags for brass cleaning in his hands. He caught sight of Farley, and stood aghast.

"This gentleman is Mr. Hedges," said Captain Skitter, "and don't you forget it."

"Gates," corrected Jack with vigor. He turned to the seaman.

"Tidy up, and get into your white jacket," he ordered. "Tell the others to do the same, and send Mr. Bates aft. Lend the pilot a clean shirt if you have one."

The man retired. Jack fixed his gaze on his friends. "If you chaps don't brace up you'll give away the whole game. Remember, it's a wedding, and that's serious enough by itself, and when you consider all the circumstances, the least you can do is to remember to call me Gates, and keep from acting like fools."

"Never felt more serious in my life," said Skitter.

"Ditto," said Tomkins.

"Have a nip of something," suggested Barcomb. "Your nerves seem a bit edged."

A few minutes later the Governor's steam yacht let go her anchor within fifty yards of the *Sea Eagle*. The schooner dipped her ensign to her distinguished sister. Visits were quickly exchanged. Jack was one of the first aboard the *Plover*, and at the same moment the governor and Mr. and Mrs. Prendergast were going over the rail of the schooner. Tomkins, with his chum's eye-glass for an extra touch, was there to do the honors.

Catherine stood apart from the rest of her party. To accomplish this she had simply strolled to the port side of the vessel. That was the side from which the schooner could not be seen. Her eyes were fixed upon the green water and the little islands. Her ears were alert for the sound of a well-remembered voice and the tread of eager feet along the deck. She heard the greetings and laughter, the dip of oars and scrape of boat-hooks. But the roomy deck-cabin of *The Plover* shut her safe, in her sunlit retreat, from all the gay conventionalities of her friends. Of a sudden, behind her, came the quick, sure step. She did not turn. Hands, one in a bandage, appeared from behind, and covered her own hands on the rail. She closed her glad eyes and leaned back, ever so little, and her head pressed against the broad shoulder. Then something altogether unexpected touched her face. She opened her eyes, and for a fraction of a second he saw the horror in their sweet depths. Freeing his right hand, he made a movement as

if he would tear the foolish adornment from his upper lip.

"Don't," she gasped, "and what does it matter now that I know it is you." Presently they turned, ready to join their friends. One of the crew stood near by, grinning foolishly and holding his cap in his hand. Catherine's face became a study in scarlet.

"Beg your pardon, sir an' miss," said the man, "but it was an accident." He shuffled his feet and cocked an eye aloft as if anxious about the weather.

"They will happen, my boy," said Jack, affably, and, withdrawing his hand from his pocket, he advanced it toward the sailor.

"Thankee, sir," said the man, "but I'll keep mum, sir, without it. I'd do more than that for the lady, beggin' your pardon."

"I'd trust you," replied Jack, "but I want you to celebrate the—ah—accident, next time you're in a likely place."

"Thankee, sir, I'll drink long life and good livin' to ye both together."

He took his departure. Jack smiled down upon the girl.

Her color was almost normal again.

"He behaved like a dear," she said, "but, we should not have encouraged him to drink."

Jack laughed. "I'd like to see the whole world drink till it was drunk, to that toast," he cried, recklessly.

CHAPTER XVI.

THE CHARADES.

Night drew down with a bite of chill in the air. Both parties dined aboard the governor's boat. Skitter paid marked attention to Catherine. After dinner they gathered on deck. The ladies wore their cloaks. Chairs were drawn close together. Cigars glowed and paled. Bob Prendergast essayed a selection on his flute. People were too comfortable to get up and strangle him. Mrs. Hampton leaned toward her brother.

"Did you remember the license?" she asked, in guarded tones.

He nodded.

She settled back in her chair, and in her every-day voice said: "We must get up some charades for to-morrow night."

Sir Henry sighed. "That's the plan, is it? Heaven help me when old Pren—"

She stamped painfully on his toe, and his remark ended in a startled grunt.

Sir Hardwick Brice was at Mrs. Hampton's other hand. "Good idea—charades," he remarked.

"Capital," said Mr. Prendergast, who sat behind Mrs. Hampton. "I was considered a fairly good actor, myself, once upon a time."

"I shall give you a leading part," said the kind lady.

Catherine and Mrs. Prendergast were posted further along the deck, in the midst of the *Sea Eagles*. Jack, who had procured an accordion from one of the crew, struck softly into an old air. Then, in a well-rounded bass, he sang—

> "From the desert I come to thee,
> On a stallion shod with fire."

When the song ended everyone murmured delightedly.

The crew, lounging foreward, clapped their hands. Across the water, from the *Sea Eagle*, came the note of another accordion, and presently the sailing-master's voice struck up—

> "I've sailed the sea around, around,
> I've sailed 'em up an' down,
> But out-bound or home-bound
> My heart's bin back in town.
>
> "My heart's bin back in town, boys,
> One block abaft the quay,
> Where Mary Joyce is waitin',
> A-sayin' prayers for me.
>
> "I've seen the dusky Hottentot.
> I've met the swath Malay.
> I've froze alike where it was hot,
> An' up in Hudson's Bay.
>
> "For my heart was ever there, boys,
> Where Mary Joyce does wait,
> Her blue eyes turned toward the quay.
> Her hands upon the gate.
>
> "I've sailed the seas around, around,
> With tops'ils blowed to bits;
> But out-bound or home-bound
> My heart's bin in St. Kitts.
>
> "My heart's bin in St. Kitts, boys,
> One block abaft the quay,
> Where Mary Joyce is waitin',
> A-lookin' out for me.
>
> "So here's to every sailorman,
> Commander or A.B.,
> Who has a sweetheart—white or tan,
> To welcome him fro n sea.

"Her heart a star to mark his course
Across the rocking foam;
Her eyes twin lamps to guide him in,
When yards are squared for home."

The applause from the *Plover* was quick and hearty, but, for some reason, Catherine and Jack had no hands for clapping, though the sailing-master's efforts were fully appreciated by them.

At an early hour next morning Jack pulled along the port quarter of the *Plover* in the *Sea Eagle's* dingey. Catherine and her parents were at the rail. The girl climbed nimbly into the boat. Mr. Prendergast beamed, and shoved them clear. Jack bent his back to the oars, and Catherine turned and waved gaily to her smiling guardians. Mr. Prendergast watched them draw away and round the nearest island.

"I'm glad Gates got here ahead of Captain Skitter," he said.

"Gates seems a remarkably fine young fellow, but I really do not approve of the way Skitter runs about after Catherine."

"Mr. Gates is delightful," agreed Mrs. Prendergast, "but Captain Skitter, for all his noise, suggests slyness to me. I would not be surprised to hear at any time that he has hoodwinked that poor, wealthy Mr. Tomkins, and is not in the army at all." At that moment they were joined by the governor and Mrs. Hampton, and the subject was changed.

Aboard the *Sea Eagle* breakfast was still being served. Tomkins had the head of the table. Bob Prendergast, who had spent the night on the schooner, sat beside Barcomb. He talked copper, and planned a prospecting trip around the bay on foot, and at the same time he ate marmalade and smoked a cigarette. The boat had been ordered overnight, and in about ten minutes they were to start ashore to examine the rocks along the "landwash."

The sailing-master, who, while in port, messed with the gentlemen, much to his disgust, sat beside Captain Skitter and bashfully devoured bacon with his knife. He looked up quickly.

"If you're goin' ashore, you'd better take the pilot along. He has been doin' some heavy guessin' of late, about Mr. Farley an' the young lady," he said.

"What do you mean?" enquired Bob.

"He's calculating on makin' something out of your father, sir, by tellin' about the change of name."

"Thank you, Bates. Just tell him he is to go ashore with us in ten minutes," said Bob.

"I'm off to obey orders, too," remarked Skitter, getting up from his seat on the locker and lighting his pipe.

"What orders?" enquired Bob.

Skitter looked embarrassed. "Farley's," he replied, and got out in a hurry. He shouted across to the *Plover* for a passage over, and when he reached her deck was welcomed by Mrs. Hampton. He looked about for Catherine and Jack. He was possessed of a susceptible heart, and had entered into the game, as set for him by Farley, with a touch of seriousness. Mrs. Hampton's quick eye scanned his face.

"Our plans are working splendidly," she murmured, "and even now the lovers are drifting about, without a chaperon, among those beautiful little islands."

"Delightful," replied the captain hiding his chagrin by staring aloft. The *Sea Eagle's* hiding long-boat passed them, with Bob Prendergast and Barcomb and a huge hamper aft, and the pilot sulkily pulling at the oars. Skitter passed a dull morning, listening to Mrs. Hampton's plans for the charades and grand finish of Catherine's and Jack's daring adventure. He felt decidedly downhearted about it. Sudden attachments (and detachments) were usual with him. Mrs. Hampton smiled at him.

"Flower o' the pine," she quoted.

"Ah," exclaimed the captain, and blushed guiltily. Mr. and Mrs. Prendergast happened along in time to see the blush. They glanced significantly at one another.

The gongs on both yachts sounded for lunch. The *Sea Eagle's* dingey drifted peacefully in a sheltered bay. Jack moved forward and took up the sculls.

"Now you must put on that horrid moustache again," said Catherine.

"But not for long, thank God," replied Jack, fixing it to his upper-lip.

The charades had been a great success. Mr. Barcomb and Bob had returned from the quest for copper in time to take part.

In it had been acted a charming wedding-scene, in which Catherine and Mr. Gates had played the parts of the contracting parties, and that foolish and wealthy Mr. Tomkins had represented the parson. The Hon. H. Hyde Prendergast lay in his narrow berth and reviewed the pleasant events of the evening. It had pleased him to see the susceptible and harmless Skitter take the *role* of a footman. The port at the head of his berth was open. He saw lights glinting merrily about the *Sea Eagle*. He saw a boat glide from one yacht to the other. He heard the crew of the schooner singing lustily far into the night, and answering songs rumbling from the *Plover's* decks. At last he fell into a quiet and dreamless sleep.

It was late when Mr. Prendergast awoke. He looked about the state-room in vain, for his wife. Dressing hurriedly he went on deck. Around the *Plover* the waters lay blue, and laughing—and empty. Far away to seaward the morning sun glinted on a snowy topsail. Turning, he beheld Mrs. Prendergast weeping on the shoulder of the baronet.

CHAPTER XVII.

UNDERSTANDING.

The Hon. H. Hyde Prendergast laid aside the copy of "The Lady's Field," in which he had been reading an elaborate account of his daughter's marriage.

"The thing has been done, and well done," said he. "The bride's parents were there. The governor of the colony was there. The bride's brother supported the groom, and the ceremony was performed by an Oxford parson. It seems that the bridegroom's uncle, Colonel Montgomery Farley, met them off the coast and presented them with some remarkably fine pearls and an estate in Norfolk. My dear, we are not the kind of people to go about and tell the world that we are making the best of a bad bargain; and that we were unable to guide and control our only daughter. We must look more cheerful about it, and let our friends know that it was as much our doing as anybody's."

"We certainly liked Mr. Gates," said Mrs. Prendergast. "Yes," replied her husband, blandly, "and as for the rest of it, well, you see, my dear, it was my duty, as a Prendergast, to make a show of opposition."

The lady eyed him squarely.

"I have been thinking about it, Hyde," she said, "and do you know, there was nothing else for the girl to do. You insulted her—and the man she loved. She is a girl of spirit. In defeating us, she has forgotten her own hurts. I am glad she made fools of us—we had already made such detestable fools of ourselves." The gentleman returned his wife's steady gaze. He noticed how the little outbreak of feeling sent the blood over the white neck and smooth cheeks.

"Suppose you'd been Kitty and I'd been Farley?" he suggested.

"I should have behaved just as she has," cried Mrs. Prendergast.

Prendergast laughed, and got out of his chair as nimbly as his weight allowed.

"By jove, little woman, we'll do it ourselves. We'll run away, too, if any old dunderheads bother us."

"Dunderhead," the lady corrected him.

With ponderous grace he stooped and kissed her hands.

"Try to forgive me. I've been behaving like a stuffed jackass for years," he said. He looked sincerely ashamed of himself.

"Suppose we leave the bandages off our eyes for the rest of our lives," she entreated.

"Heavens, yes!" he exclaimed.

A maid came to the morning-room door, bearing a card on a silver tray.

Mrs. Prendergast took it.

"'Col. Montgomery Farley, D.S.O.,'" she read.

Prendergast smiled at her.

"I shall bring him in myself," he said, and as he passed her—"I hope he's not a stuck-up old bore—like a man I used to know," he whispered. He returned presently, driving the colonel and Sparks before him. Sparks carried the manuscript of the great romance under his arm, and his eyes lighted at sight of Mrs. Prendergast. He saw in her, a fair mark, and began to clear his throat and fumble the pages, before he was fairly introduced.

(THE END.)

OUR VISIT TO HEILEGANSTADT

By HELEN A. SAXON

IT was our last day in Vienna. We had just dined in the garden restaurant of the "Hotel London," and as we toiled upstairs to our rooms, Fanny suddenly asked, "Are we going anywhere this afternoon?"

"Well, I am going to the Exchange and post-office and library," said Mr. S. "I am afraid my programme is not sufficiently attractive to give me company."

"I," said Mrs. S., decisively, "am going to lie down and get rested for to-morrow's journey. I am tired to death."

Mrs. S. had a conscience in the matter of sight-seeing, to which her sister and I, being the less responsible members of the party, were occasional victims. We had seen nearly everything in Vienna that Mrs. S. declared "we really ought to see," but there was still one thing that I really wanted to see. I felt this to be my opportunity.

"Fanny," I said, when her sister had been deposited on the creaky little sofa in the back room, where the odors and noise from the "garden" were less penetrative, "let us go out to Heileganstadt this afternoon, and look up the Beethoven Collection there. I have been wanting to see it ever since we came, but I knew your sister wouldn't be interested."

"Where is Heileganstadt?" asked Fanny, dubiously.

"Oh, it's four or five miles out, and it would be a lovely drive," I said persuasively. "I'm tired of that everlasting Park, aren't you? and all the rest of the magnificence. Let's go and see something that nobody raves about."

"Well, you know, I'm not very strong on Beethoven, and I hate collections," said Fanny with her usual candor, "and I wanted to get some more photographs this afternoon; still, if you really want to go—"

"Oh, I do," I put in, hastily. "And we can stop on the way for the photographs, and, perhaps, if we hurry off, we may be back in time to run into St. Stephen's at twilight, and we can walk home from there."

"Very well, let's go," said Fanny, seizing this last bait with unexpected avidity. She was fond of St. Stephen's with its gorgeous color, and throngs of quaintly dressed worshippers. A miracle had been performed shortly before our arrival by one of the numerous saints of blessed memory, and consequently, there had been great excitement among the common people. They thronged about her shrine with their offerings of candles, wreaths and bouquets, in such numbers, worshipping with such fervor—though still able to spare a curious eye for the foreigner—that we could get scarcely a glimpse of the miracle-working saint, who, to the eye of the unregenerate, appeared to be nothing more than a wax doll with staring eyes, a gilt crown, and a blue satin dress with cotton lace on it.

"Leila," said Fanny, softly, "we are going out for a little drive, and may stop at St. Stephen's on our way back, so don't worry about us if we are not in very early."

Mrs. S. opened her eyes. "Are you going to the Palace?" she murmured, sleepily. "I really think you should make another attempt to see the crown jewels before we go."

"Oh, Leila," remonstrated Fanny, "I've seen so many crown jewels I'm sick of them. I always feel like trying to snatch them and run!"

"Fanny!" ejaculated Mrs. S., in rebuke, and rousing herself, to my alarm, she added, "I feel that I ought to get up and go with you girls. The jewels are said to be the finest on the continent."

A moment of suspense followed. I meditated telling her where I wanted to go, but was restrained by the fear that she would regard such an excursion as a frivolous waste of time; beside, I knew she had no-

tions of chaperonage, which might upset our plans. But even as she looked at us, the muscles of her mouth visibly contracted with a suppressed desire to yawn. A haziness came into her eyes, and dropping back among her pillows, she said:

"Well, I suppose we must let it go; but I don't know what people will think when they hear we came away from Vienna without seeing the crown jewels."

The ubiquitous porter saw us off. He felt it to be his prerogative to impart to the driver minutest particulars as to the drive we were about to take, what we were to be shown, how long we were to be gone, etc., after eliciting what information he could from us; but the precariousness of trusting himself to my German, which I was at no pains to make intelligible to him, somewhat cooled his ardor, and wishing us *gluckliche reise,* with a profound bow, he finally committed us to the care of the driver.

The latter was a fresh-faced lad of 18 or 20, who sat very erect with an inward conviction of importance, but in whose eye there lurked an unmistakable gleam of interest in us, and especially, I thought, in the construction of my German. Nothing daunted, however, I summoned what little knowledge I possessed of case and gender, and essayed to interview him while Fanny selected her photographs. He responded with embarrassing volubility, pouring out such a torrent of German in a new and difficult accent, that I felt sad to think what an amount of, no doubt, useful information I was losing. However, I smiled sagely, and said "So?" at intervals as long practice had enabled me to do with marked success, and presently I imparted to him my desire to see the Beethoven Collection at Heileganstadt.

"Yah," he said, he had been at Heileganstadt, but had never heard of anything there to see. He would take me, instead, to see the beautiful monument of Beethoven in the city; but I explained that I had already seen that; it was indeed beautiful, and how long would it take us to go to Heileganstadt?

"Oh, quite two hours, perhaps longer, and it would cost the Fraulein fully five gulden," he said, looking at me furtively, to see the effect of this announcement.

"We shall go," I said, decisively.

It was a commonplace drive through uncharacteristic streets, the houses dwindling as we neared the outskirts of the city to two and one storeys, and wearing that look of shabby gentility so depressing in either houses or their owners. Heileganstadt, however, when we finally reached it, proved to be a genuine country village, old and quaint. The "Upper School House," where the Beethoven Collection was "to be seen daily on application to the custodian. 30 kr."—according to Baedecker—was found after considerable enquiry, and proved to be a two-storey, roughcast house, with an open patch of green in front, and the look of age about its unpretentious frame.

We drove up before the little door with a fine flourish, and Fanny and I got out simultaneously, one from either side of the carriage, with more haste than dignity. But, alas, for human hopes! Our knock brought no response. We repeated it again and again, impatience and desire lending strength to our efforts, but all in vain. The most vigorous application of our knuckles produced no other result than hollow echoes from within. We looked blankly at each other.

"We must see that collection now that we are here," I said.

"Yes, and we *shall,*" replied Fanny, with a resolution that revived my hopes.

She turned to the driver, who was regarding us with sympathetic interest.

"Yah," he said, jumping to the ground before we had time for a word, "I will to the back go, and you shall be admitted."

He disappeared around the side of the house, and we waited. It was a brilliant afternoon, but the sun was already well on the downward slope. Everything was still; the horses had taken advantage of the first moment of rest to apparently go to sleep. We could hear echoes of the blows with which our driver assailed the rear of the habitation, but no welcome footsteps responded. Presently he reappeared, looking somewhat crestfallen. The collection began to seem more desirable.

"Let us try the door," said Fanny.

To our joy, it opened, revealing a bare, narrow little hall, with doors on either side, and a stairway leading to the upper floor.

We entered, rapped on each door successively, and, waxing bold, turned the knobs, but they were all securely locked. Then we went upstairs and tried all the doors there in turn, the driver following, and occasionally giving vent to his interest in guttural ejaculations.

On one side of the wall upstairs a number of hooks were placed, and from one of these a stout key dangled invitingly. I seized upon this and inserted it in the nearest door. It turned and the door swung open. Fanny peeped over my shoulder, and the driver over hers, but all that met our eyes was a little deserted school-room, with rows of primitive wooden desks facing a bare, square table, a black-board, and one map. Two uncurtained windows, through which the sun streamed mercilessly, gave a view of the village in the distance. That was all; but the silence of the prim, little room seemed to palpitate with the noisy brood my imagination conjured up, and I wished they had all been there to turn their little, round, flaxen heads and stare at us with that unabashed and devouring curiosity which is seen to perfection in German immaturity.

"Don't you feel like a burglar?" asked Fanny, as we retreated, locking the door behind us.

"If burglars feel no better satisfied than I do, it must be a depressing and unenviable calling," I replied, trying the key in another lock, but without success. There was one other it fitted, however, a window-door at the opposite end of the hall, which opened on a small balcony, vine-wreathed, and overlooking a little rear garden, where fruit and flowers, vegetables, and vines grew in riotous confusion.

And from this balcony we got a glimpse, through a corner of a window where a blind hung askew, into a room which seemed as if it might contain the object of our desires, the Collection. By shutting one eye and straining the other, we could dimly discern part of a desk, the corner of a frame, and something that looked like a statuette. The Collection took another rise in value, but the situation was exasperating. I turned in gloomy despair to contemplate the garden, while Fanny took her turn at the window, when I heard a heavy footstep mounting the stairs within. A sudden guilty consciousness of the key, which still remained in the lock, and of our compromising situation, suffused my face. I turned to the door just as a heavily-whiskered individual, with shirt sleeves rolled high up, exposing brawny, black-haired arms, put a ponderous foot upon the landing. Behind him appeared the heated, but beaming countenance of our driver, which somewhat reassured me. I looked anxiously at the newcomer, and essayed some explanation of our position; but he drowned me with a torrent of guttural German, the purport of which seemed to be a friendly consideration of our luckless condition, and seizing the handle of the door nearest him, he gave it such a mighty wrench and shake that the house fairly echoed to the noise. He tried all the other doors similarly, and then striding out upon the balcony, which shook beneath his tread, he filled his lungs, and in a huge, bass voice, called "Frau Hummel Schmidt! Frau Hummel Schmidt!" while we listened in the intervals for some answering voice. But it was of no avail, and so, after locking the balcony door, and restoring the key to its nail, we filed down the stairs, the driver and his ally talking loudly about what should be done next. The latter evidently took our case seriously, and was determined to do all in his power to aid us in attaining the object of our desires, and with this most laudable end in view, started off in the direction of a cottage a few hundred yards distant, where he thought it possible the Frau Hummel Schmidt, apparently the person in charge of this unique establishment, might be visiting.

"That man," remarked Fanny, as we watched his stalwart, retreating figure, "has made up his mind we are to see the Beethoven Collection, and I shouldn't wonder if he returns with a ladder, and makes us climb up and get in the side window."

"No," I replied, "I think it more likely he will [illegible] cony."

"And make us pay damages," said Fanny, "and I shouldn't be unwilling. I own to a consuming desire to get into that room. What do you suppose it contains, anyway?"

"Old letters, probably, and faded portraits, and, perhaps, some musical manuscripts."

"In other words, trash," said Fanny, irreverently; "well, I don't care what it contains, the object is to get in. It is in attaining, that our happiness consists, so the philosophers say, not in the attained."

Presently our knight returned, bringing with him an old man, who proved to be very humble and obsequious, and who addressed us in a new variety of accent. From his remarks we gradually sifted the cheering intelligence that a certain Herr Secretary Boehm was in some way mixed up with the Beethoven Collection, and possessed another key whereby we might be able to obtain entrance. He could, however, give us no direction as to the whereabouts of the Herr Secretary, but knew, only, that he lived in the village somewhere since the death of His Highness Prince Rudolf—peace be to his memory!—to whom he had once been private secretary.

If there had been lurking in Fanny's mind any doubt of the wisdom or propriety of our going in search of Herr Secretary and his key, the last statement banished it wholly.

"Oh, yes, of course, we must try to get it," she exclaimed, "we have come so far, we could not go back without seeing it."

With that she drew out her pocket-book, and bestowed 20 kreuzers upon the old man, whose gratitude nearly dissolved him to tears; but our valiant friend of the black whiskers refused to accept anything, whether in devotion to the cause of ladies distressed or to Beethoven's memory, I cannot say.

"Where dwells, then, the Herr Secretary Boehm?" our driver sang in a kind of chanting voice to the first pedestrian we met after reaching the main street.

"What will you of him, then?" was the prompt question in return.

"We wish the Beethoven Collection to see, and the Frau Hummel Schmidt is not at home, and we wish the key to get from the Herr Secretary Boehm."

"I have of him never even heard," was the uncompromising reply, while the speaker stood still to gaze at us until we were out of sight.

This little formula was repeated with nearly every person we met, but with varying replies. One thought he lived south, another west; one suggested that we apply at the police station, another thought he was out of town.

"The plot thickens," said Fanny, who was in excellent spirits. "I wouldn't go home without seeing the Beethoven Collection for any amount, would you? Nothing could console me, but a sight of his elusive excellency, the Herr Secretary Boehm, who appears to about as difficult to get at."

"Where dwells, then, the Herr Secretary Boehm?" sang out our driver for the twentieth time.

"With the Frau Assessor Buttmann," was the unexpected and welcome reply from a smart young man, who swung a cane and had a modern cut about him.

"Ach so, and where dwells, then, the Frau Assessor Buttmann?"

"I know not certainly, but I think upon the street that runs above the Blauwasser."

Our driver snapped his whip with fresh vigor, and we drove on.

"A new character!" said Fanny; "enter the Frau Assessor Buttmann. Let us away to the street that runs above the Blauwasser!"

It was a narrow and hilly road, overlooking the muddy stream, named, apparently, for the element least in evidence. We traversed it nearly to the end without meeting any one from whom the driver could put one of his ever-ready questions, and he then descended from his perch, with the apparent idea of knocking at every door in turn until he should hit upon the right one. For patience and zeal in the cause of his employer, commend me to an Austrian coachman.

The first door at which he knocked was opened by a girl with bare feet, and a good-natured, greasy face, who explained with many particulars that she had only recently come from the country, and was not much acquainted yet, and then she followed him out to the street to watch our further progress.

The knock upon the next door brought

only children to answer it. The oldest of them, a boy of ten or twelve, with a fat, stupid-looking baby on his arm, vouchsafed no speech, but shook his head to all enquiries, and when our driver finally abandoned the contest, he and all his train followed to see what next.

I thought our driver would surely give it up, or at least require substantial encouragement before going on; but his patience was not yet exhausted. Success was upon us, however, for at the next cottage a neat young woman with the inevitable baby in her arms, came running out and pointed to us the very door. It stood apart from the others, and was on higher ground, and though small, was embowered in green. Vines clung about its porch, flowers bloomed gaily in front, while latticed windows and gabled roof gave it a picturesque air.

"Oh, what a perfectly ideal place!" cried Fanny. "Let one of us go in here. Oh, I know he won't be at home, or else he'll be sick."

As Fanny is younger than I, and prettier, and "has a way with her," I graciously said she might go in while I waited in the carriage.

A motherly-looking woman opened the door, and after a short colloquy with Fanny, retreated.

Fanny made an expressive gesture to me, implying triumph, and in another moment the much-sought-after Herr Secretary himself appeared. I looked across the muddy little stream below us to the hills beyond, behind which the sun would shortly vanish, while Fanny proffered her request. In a moment or two, she returned to me.

"He is coming with us," she said, breathlessly, "coming *himself*. I asked for the key, but of course he couldn't let us have it, when we are total strangers. I told him we had come expressly to see that collection; in fact, I'm not sure but I implied that that had been our chief object in coming to Vienna—you know, I'm never quite sure what I'm saying when I talk German—but I emphasized our disappointment to the best of my ability, and he said he would come with us himself."

While speaking, she had turned down the little front seat of the carriage, and was preparing to occupy it when the Herr Secretary joined us. Lifting his hat with an air of distinguished grace, he said, gravely:

"Be so good, my Fraulein, to take the upper seat. I shall walk to the schoolhouse."

"Oh, please do us the favor to drive," said Fanny, while I added my entreaties, to which he presently yielded, but only on condition that Fanny should resume her seat beside me. He was a tall man, with graceful movements, and a refined, intellectual face. The firmness of the mouth, partly hidden beneath a silky, brown beard, was contradicted by the eyes, which were dark and dreamy, and seemed to express settled and chastened sadness. Dignity, repose and a delicate chivalry were combined in his bearing, and seemed to emanate from his spirit, rather than from any acquired habit or manner.

The situation was not without some embarrassment, owing largely to our unfamiliarity with his language. We ventured a few vague and general remarks, but the valor with which we were wont to dispose of case and number, deserted us in this instance, and waiting to get one's sentence in proper shape before speaking, does not conduce to force or fluency.

"Perhaps," I said in my best accent, "the Herr Secretary speaks English better than we do German."

"It is some time since I have had opportunity to speak English," he replied, composedly, "and for your own sakes, I ask the graciousness to be excused."

I think we were all glad when we drew up at the little school-house door once more. But the sun was setting, the Frau Hummel Schmidt had not yet returned, and no lights were to be had.

"I warn you, ladies," said our conductor, as he assisted us from the carriage, "that our collection is as yet small, and composed chiefly of copies. I fear you will not consider it worth the trouble you have bestowed upon it. It has been more the work of love than of means."

With more dignity than had marked our entrance an hour before, we made our way again up the little stairs, and were ushered into the room overlooking the balcony, the

very one about which our interest had previously centred. The collection was small, as he had said, but made up in interest to me, at least, and Fanny developed a sudden and unexpected zeal in acquiring information about Beethoven's life and work, a subject on which she had hitherto frankly professed both ignorance and indifference. Now, however, she listened with an air of expressive intelligence while the Herr Secretary explained points of special interest about his treasures. It was evident that he was one of the founders, perhaps the chief, of the little museum. He read us letters yellowed with age, showed us quaint musical manuscripts and characters, early portraits and miniatures, from which the well-known picture of Beethoven we now have, has been compiled. Also, models of some of the Beethoven monuments, the first ever erected,—a simple shaft of marble, the only decoration of which was the butterfly, emblematic of immortality, seeming to me the most interesting.

Our conductor grew more earnest as he proceeded, and it was evident that he had no less love and veneration for the memory of the master, than pride in these relics. If we did not wholly understand all he told us, I hope the fading light helped to conceal the fact.

We would willingly have lingered in the little sanctuary, listening to the soft tones of its high priest, but the gathering shadows warned us to hasten, so we wrote our names in the visitor's book and came away.

After seeing us into the carriage, the Herr Secretary gave directions to the driver to take us past a certain dwelling on our way out of the town, in which Beethoven had once lived, and then, refusing to be driven home, he said adieu. We thanked him as fervently as our ineffectual German would permit, and a certain wistful look came into his soft, sad eyes, the memory of which is with me yet. As we turned the corner to the main road, I saw him walking across the bit of sward in front of the school-house, slowly, with downcast eyes, a lonely figure against the twilight sky.

We drove rapidly home, stopping for a moment at the house Beethoven had once occupied, a high gabled, roughcast structure, about which the usual battalion of flaxen-haired children swarmed, and so back to Vienna.

If you like fast horses, Austria is certainly the place to go. Even the poorest-looking creature gets over the ground there at a pace which would astonish the average American steed.

Horse flesh is cheap there. But in spite of the good time we made, the city was gay with twinkling lights long before we reached it. Our thoughts flew uneasily to Leila and her conscience, and we stopped a moment on the way to get a fine, ripe melon—for which she had a weakness—from a shop which seemed to have little else in stock. Fanny stepped out to select it, and the driver, who felt that he shared in the triumph of the day, improved the opportunity to remark:

"Ach so, in America you have melons never. It is to you a new fruit, nicht wahr?"

"Oh, no, in America we have many melons," I hastened to assure him, "and very beautiful ones, also."

Whereat he turned his head to one side and flecked his whip in a manner signifying disapproval, if not actual doubt.

I paid him there to save time and avoid our porter's inquisitiveness, and that appeared to restore his confidence in me. I hope never to reveal how much I gave him, but it was sufficient to win us a grand, flourishing bow when we alighted at the hotel.

It was not without some trepidation that we climbed to our rooms, but luck was still with us. Leila and George were both out. Three minutes later, they came in, but we were already making up accounts by the light of our combined candles with every appearance, I flattered myself, of tedious waiting.

"So sorry to have kept you poor things waiting so long, you must be famished," cried Mrs. S., contritely. "I hope you are not tired to death. George and I went out at sundown for a stroll, and thought we might find you at St. Stephen's, but George proposed a last row on the Danube. I wouldn't have missed it for anything, but I'm sorry to be so late. I know you must be hungry."

"We are," said Fanny, emphatically, "but I suppose we must forgive you, know-

ing your devotion to the classical and muddy Danube."

"Fanny!" I exclaimed in a sepulchral whisper, after we had gone to our room that night, "we never gave him the money!"

"What money? what him?" asked Fanny, sleepily. "Why, the admission fee to the Beethoven Collection!"

We gazed at each other blankly for a moment, and then Fanny said, relentlessly, "Well, it's your fault. I didn't know there was an admission fee."

"Yes, you did. I told you so on the way out, 'Open daily on application to the custodian; 30 kreuzers.'"

"Well, it wasn't open, and there wasn't any custodian," said Fanny, adding grimly, "nor any 30 kreuzers."

"Oh, isn't it horrid, after accepting his kindness so complacently. What will he think of us—generous foreigners?"

"Oh, he'll probably think we accept little attentions of that sort as our natural right, being Americans accustomed to possess the earth and the fulness thereof," said Fanny, adding comfortingly, "I don't see how you could forget it. Of course he couldn't ask for it, he was such a perfect gentleman. No wonder he looked at us so yearningly; he has probably had to make it up out of his own pocket."

"Oh, stop, Fanny," I cried, "do have compassion!"

"It's a wretched fix, but I don't see any good in crying over it; it can't be helped now," she returned.

"Yes, it can," I cried, as a sudden inspiration came to me. "We can send him the money."

"Sixty kreuzers in an envelope?" she asked, scornfully.

"No, but two florins, and just say it is from the ladies who had the pleasure of seeing the Beethoven Collection under his guidance, but who forgot the fee."

"Let's do it," said Fanny, with sudden energy, "let's do it this very minute. I'll write, if you'll dictate and do the spelling."

We gave it to the porter next morning when Leila wasn't looking. I have had a suspicion since that we didn't get his name right, but hope he has at least acquitted us of good intentions.

When asked what she liked best in Austria, Fanny unhesitatingly declares the Beethoven Collection at Heileganstadt.

THROUGH MAGIC WEATHER.

Up the hill in the magic weather,
Over the hill and into the wood,
You and I and our dream together
Went, and the way was good.

Oh, but our hearts were light with loving,
Fair around us the wide world spread;
Life before us was ours for proving,
Doubt was conquered and dead.

Now we have known the wintry weather,
Loss and sorrow and bitter tears,
You and I and our dream together—
Still we out-brave the years.

Still we whisper, the closer leaning,
"Golden sunlight or skies of grey,
Wild white storm or the sweet woods greening,—
Love shall show us the way!"

ELIZABETH ROBERTS MACDONALD.

ON THEIR HONEYMOON

By HARVEY J. O'HIGGINS

WHEN the driver whipped up his horses, she was leaning forward at the window of the coupe, nodding a smiling good-bye to their friends, and the sudden starting of the carriage jerked her back against the bridegroom's arm with an unexpectedness that jolted her into a hysteric choke of laughter. She clutched his hand, where it lay on the seat beside her, and cuddled it fiercely in hers, smiling around on him with a radiant suppression of the excitement that blushed in her cheeks and sparkled in her eyes. "Really!" she whispered. "Really! They've sent me off *alone*—with you!"

He raised his thin eyebrows at her with a quizzical turn of mouth, lolling back against the cushions.

"Well," she laughed, trying to explain herself, "I feel so unprotected. I *do*—as if they had 'sold me down the river' to a strange plantation."

He was watching her as if she were a child on a pleasure excursion, and he an elder appreciating her enjoyment of it.

"And oh, dear!" she said. "Think of it! There will be no chaperon and no—*nobody* to interrupt us and watch us and talk about us! O-oh! Oh!" She took a long breath, lifting her poised chin. "I've been stifling for a month. I want to talk to you for—for ever and ever—just to sit and talk, and talk, and talk. Letters are so—so *inadequate*."

He pressed her hand and nodded. She allowed him these moods of muteness, knowing how well he understood her, and how surely he sympathized with her.

He turned to look out at the crowded avenue down which they were being driven in a busy stream of vehicles of pleasure, wagons and heavy trucks that went rumbling along the asphalt beside the slower march of foot. "An ordinary day to them," he said, as if with a foresight of how in the future he and she would date all the days of their lives from this single round of the sun.

A span of sleek carriage horses tossed their heads past the window with a proud jingling of pole chains. The stolid matron who swept by them in the landau seemed throned in a high indifference to them and their happiness; and this absence of fellow-feeling around her threw her back on their dual isolation. "Just you and I," she quavered. "For always. Isn't it wonderful! Isn't it *dear!*"

He dwelt amusedly on the happiness in her eyes. Without the continual play of intelligence in them, her beauty would have been statuesque, for her face was the classic oval of broad forehead and egg-rounded chin, and her features were not spirited.

"Do you feel any change in you?" he asked. He added, at her look of perplexity: "You're a married woman, now."

"Did *you* feel that way too?" she cried. "As if something should have happened when the minister said the words? So did I! Wasn't it odd? And when you turned away from the railing—without any difference—you felt as if you had been cheated?"

"We came very near being cheated," he said.

"How?" she asked, studying his eyes. "What do you mean?"

He looked out on the street again. "Well," he said, "when he asked me, I almost answered 'No!'"

She mistook it for teasing, and laughed at him. "If you had!"

"It was the strangest feeling," he continued, frowning at the recollection. "I had it once before—last week—about another thing."

"Really?"

His gravity answered her. "And today, if my tongue hadn't gone stiff with the thought, I believe it would have said 'No' in spite of me. I could feel myself going to say it, but I couldn't stop. I suppose the minister must have thought that I didn't know the response."

"Why, yes!" she said. "So did *I*. I thought you didn't know."

He shook his head.

"Why, how odd!" she said.

He had a thin face, narrow and long-nosed, with a certain intellectual distinction that was increased by his paleness. She noticed that he looked tired. She pressed his hand. "You've been working too hard," she said. "You need a holiday."

"I believe that's it," he replied. "Well, I have two months."

"Two . . . months?"

"Two months," he said lightly. "Doctor's orders."

She started at the word "doctor."

"It's nothing," he assured her. "He threatened me with nervous prostration from overwork." He felt her hand trembling. "Really, it's nothing," he said, with a touch of irritation. "That's old Dr. Van Dorn's hobby—overwork."

She moistened her lips. "Oh, dear," she said, hoarsely, "if anything were to happen to you, wouldn't it—wouldn't it be *awful!*"

He tried to laugh it off. "But I have two months' holidays. I'll be as fit as a prize-fighter in that time."

The carriage swung into a quieter street. She settled back against his shoulder. "Oh, dear," she sighed. "And you'll have to die some day anyway, won't you?"

"Yes," he said, with mock lugubriousness. "And here we are driving me away to my funeral instead of to my honeymoon."

She looked up beseechingly.

"Poor fellow!" he said. "Buried in his wedding garments. Leaves a young wife—"

She darted up her hand to catch at the lapel of his coat. "Don't, dear. Don't," she pleaded. "I wouldn't survive you—an hour. I—I couldn't. It'd kill me." There were tears in her eyes.

He drew down her hand and held it, smiling at her without speaking. She shivered with a sudden huddling twitch of her shoulders. "I'm afraid," she whispered. "I wish there was something—something else besides you. If anything were to happen to you—I wouldn't have anything—anywhere—in the whole world."

She choked on a little sob. He freed his hand and slipped an arm about her. "Nonsense," he said hurriedly. "I'll live until you're tired of me. I'll live for sixty years yet. I shouldn't have teased you. Smile now, or I'll—that's right. We're going to be—'happy ever after.'"

"Like the fairy tales," she said, and laughed.

II.

When they took their places in the Pullman car, they had fallen from the heights of an exciting morning to find themselves tired. She accepted the window, and he sank down in the high-backed seat, to front the blank prospect of red plush opposite, with what seemed to her to be an invalid's air of weak indifference to his surroundings. He crossed his knees with an effort; and they showed of a sharpness that reminded her of the doctor's orders. Poor fellow! The sight of his thinness choked her with the same pride and pity which she had felt when she had seen the weakness of the fever-worn veterans of the Cuban war, whom she had gone out to welcome home with a cheer that stuck in her throat. His battles had been fought for her. She loved him the more for being so thin! She longed to give him some of her strength, and she resolved to devote her every thought, for the next two months, to the task of re-establishing him in health and spirits.

"Dear," she said, in a moment, "will you change places with me? The sight of everything flying past the window makes me dizzy."

It was her first act of wifely self-sacrifice, and when he took her seat without remark she was disappointed. A quick glance at him found him busy with his thoughts and unconscious of his actions. She smiled to see how gratefully his eyes sought the interest of the landscape, and she turned to content herself with a magazine until he should remember her again. There was a proud humility in her face.

She went through the table of contents and the advertisements in the front of her periodical with an inattentive eye that wandered to him from the pages. She asked

at last: "You're not thinking about your work, are you?"

He shook his head. He added, as if struggling with a reluctance to speak: "I don't feel as if I ever could take any interest in it again."

She did not appreciate the exhaustion of mind which spoke in that reply. "That is right," she encouraged him. "Don't try to."

"Imagine a convict, released from prison," he said, "and urged not to regret the treadmill"— as if he looked back on the whole world of work as a prison of labor that had no purpose beyond keeping fed and living the condemned men and women who would toil in it as long as they lived.

She did not understand him. He was watching the men in the fields, who gazed, rooted, after the train as it flew past them. Then he began to blink with the dreamy pleasure of a man who is enjoying the vividness of his mental pictures; and his eyes ranged speculatively over everything.

He did not speak, and she continued to turn the pages of her magazine with the least possible rustle, so as not to disturb him. The car swayed noiselessly with so small a sense of motion that he took her unawares when he said: "We go shooting along through space like a little world of our own. Those scarcely seem like fellow-creatures we pass."

She laid down her book in her lap; she was ready to put herself in touch with his mood, though she felt this to be rather a sickly fancy. "And you're our astronomer," she replied, "star-gazing."

He kept her waiting for a long interval of silence. She was surprised when he said: "A man doesn't have much time for star-gazing ordinarily."

He had evidently found more food for thought in her remark than she had supposed there was in it. She replied, at random, that this would be a neglected world if every man turned astronomer.

"Yes," he said, in a tone of self-defence. "There's no danger of it. I haven't thought much of the Why and the Wherefore of things since I was a boy. It used to worry me then."

She laid her magazine on the opposite seat. "Tell me about your boyhood," she said, eagerly.

He rolled his head around to her with a languid smile.

"To think," she said, "that you were alive all those years, and I didn't know it!"

He nodded; his eyes began to widen thoughtfully, his mouth slowly settled into its usual expression of reserve and taciturnity.

She supposed that he was recalling the past of which she wished to hear, and she waited in a tender glow of expectation. She imagined that he must have been a solitary and shy boy.

He turned to the window, without replying.

She started and stared at him, flushing as if he had spoken an insult, and reaching out quickly to his arm. She stopped, with her fingers trembling almost on his elbow, hesitated, and fell back with tightened lips. She took up her magazine and hid her eyes in it.

When he broke his silence again, he said slowly: "I think marriage is like an ocean trip. You should enjoy the company of your fellow-traveller without trying to find out too much about him."

She turned her pages as if she had not heard, suffering the silent pain and bewilderment of a petted child that for the first time experiences injustice and unkindness. He had almost contemptuously snubbed her.

Five minutes afterward, he drawled: "The record of a man of the world is like a traveller's linen." His lips moved as if he were going to add something more, but he did not. He sighed; and then he did not speak again.

III.

Late that afternoon, he was lying at her feet on the beach, in the warm and comfortable sand, outstretched on his side as if he had been cast up there by the ocean, with every muscle tired past struggling. The waves rose and fell crashing along the shore in a restful monotony. The breeze blew quietly cool and fresh on his eyes.

She was sitting on a bleached trunk of driftwood that had been scoured to the

whiteness of bone by the wash of sandy water. Her hands were clasped in her lap, and she was staring at the empty sky-line.

She said suddenly: "Will you tell me what you mean by this?"

He did not look at her. He took up a handful of sand and ran it through his fingers, watching how the breeze winnowed out and bore away the powdery dust from the trickle of coarser grains. When half of it had slipped back into the hollow from which he had scooped it, he asked: "By what?" and his voice sounded thick, as if he had forced it up through an unwilling throat.

She said: "By the way you are acting."

When his hand was empty, he asked: "How am I acting?"

"With perfect indifference to me," she answered bitterly. "As if I bored you with my very presence. As if you only endured me by absolutely ignoring me."

He did not struggle against his evident disinclination to defend himself. He contented himself with replying: "Is that quite true?"

"I do not wish to argue," she said proudly. "You know that you scarcely spoke to me in the train—that you were hardly more than polite at dinner—that you've been here with me a half-hour without saying a word."

He raised his eyes to the water and remained fascinated by the regular break of the waves that were falling forward lazily one after another in a heavy sprawl on the pebbles. She said: "I am speaking to you." He roused himself to answer with a sleepy irritation: "I haven't felt like talking. I'm . . . tired."

She prodded him with an insistent "Tired! Of what? Of me?"

"Of everything," he said, and let his glance run down the beach to dive under a curling wave and sink in imaginable fathoms of green coolness out of reach of the sound of her voice.

He heard the rustle of her skirts beside him, and her shadow passed over him, shutting out the light. He looked up to find her gone. He got on his feet and followed her sulkily. Her small footprints took his eyes, and he began to count them: and then, the better to keep the count, he adapted his own pace to hers and walked carefully in her tracks.

He was at thirty-three when she swung around on him, indignant and in tears. "Why are you—following me?" she cried. "You don't want me."

There were three footprints between them; they made thirty-six. He was saying to himself, "Thirty-six. . . . Thirty-six!" standing with one foot behind the other in an interrupted step, waiting impatiently for her to go on.

She saw his passionless face fixed, in dumbness, on her shoes. A sudden fear of him seized her, and she turned from him in terror to stumble, half running, through the clogging sand. She had a horrible feeling that she could not escape from him; that she was bound for life to this man to whom all the world had abandoned her.

It was not until she was at the edge of the shore grass that, hearing a faint cry behind her, she glanced over her shoulder to see him plodding painfully after her far down the beach. She sprang forward with a new sense of relief and hurried up the board walk towards the hotel.

IV.

The summer crowds had not yet left the cities, and the verandahs were deserted. She passed the idle servants in the corridors so swiftly that they had no time to stand aside and gaze at her. She burst into the sitting-room of their suite to find it empty. She locked all the doors in frantic haste, plucked the pins out of her hat, and threw herself, in a choking fit of sobbing on the lounge.

Here she was — homeless, among strangers, at his mercy; and he treated her as he might treat a hired companion, with silence, with indifference, keeping her at a servant's distance, polite to her at the table in the presence of others, but ignoring her blankly when they were alone. This was the honeymoon toward which she had looked forward with such heart-hungry eagerness for the long talks that were to give him to her as his first letters had done, before his work took the time that had been hers. This was the love, the companionship, the kind-

ness, the sympathy, the tender interest, that were to have made their life together the sweetest intimacy of mutual trust and devotion! What did he mean by it? Why did he do it? The inexplicable difference between the man as she had imagined him and the silent brooder that he proved to be, fronted her with the impossibility of guessing an answer. He was as much a stranger to her as if she had just met him for the first time.

She caught her breath when she heard him fumbling at the locked door, and she held it until she heard him go back to their bedroom and let himself in there. She sat up then, clenching her hands, with a strange feeling that the whole affair was a bad dream.

The thought bewildered her for one staring moment. A fresh rush of tears blinded her when it had passed. She sat helplessly weeping until she heard him moving a trunk as if he were unpacking; and that preparation for a future of such days as this, brought her to her feet in a determination to escape from him.

Her first impulse was to run away at once to her parents; but she saw, with her mind's eye, the faces that would meet her on her arrival home, and she stopped with a moan. That would be to play the school-girl, and her pride stood up against it. She broke again in weeping, swaying blindly on her feet. What a brute he was to treat her so! What a brute!

Another sound from the bedroom—the fall of a hair-brush as if he were arranging toilet articles on a dresser—checked her with an indignant resentment against the callousness that would allow him to busy himself about such trifles while she struggled with the wreck of her life. Anger hardened in her face. She swept across the carpet to the bedroom door and flung it open to confront him with a passion of speech that would bring him to his senses.

He was standing before the dresser, his back to her. She could see his face in the glass. She thought, at first, that he was looking at her. Then she caught the open horror of his mouth, and blinked away the startled tears to see the white mask of his features staring at his reflection as if on the face of his own death. His arm rose slowly on his chest, as if he were trying to guard himself from some invisible murder that was about to strike him from the mirror.

She screamed: "Walter!"

He fell back, with his hand fumbling at his face, tottered around drunkenly, and ran to her, with chattering teeth, like a scared child, crying, "Kate! Kate!" She caught him by the shoulders and he went down at her feet, clinging to her dress and panting: "Don't leave me—I'm—I'm—Something's wrong. I'm—"

She clutched his hair, with the crazy thought that he was drowning out of her hold. He threw his hands up to his head. "Something's wrong—inside here," he gasped. "My brain—I couldn't stop—I couldn't stop my hand."

She sank down beside him, and his head came on her shoulder with a groan. "I—I nearly did it," he shuddered. "Don't leave me. I'm all wrong."

His hands closed on her shoulders in a grip that crushed and pinched her. "S-sh, dear," she hushed him. "What is it?"

"God only knows," he said huskily. "Telegraph for the doctor. My head's got away from me. I—I couldn't talk before. My teeth were—were stuck together—in wax."

She bent down to kiss him, and he nuzzled into her neck like a baby, shaking with dry sobs. She strained him to her in her arms until the fit had passed.

"It'll be all right," he whispered. "Don't be afraid. We'll—we'll be all right together now. I'm just . . . tired. . . Don't go away."

He slid down till his head rested in her arm, his face upturned to her. A tear fell on his eyelids; he sighed peacefully. "Don't cry," he said. "I'm—all—right."

She did not reply. She was praying with a full heart of thanks.

. . . . . .

The doctor had gone. She was sitting at his bedside, in the light of the shaded lamp, smiling down at him bravely. "He says it's just over-work," she tried to cheer him. "There's no danger. I'm to nurse you, and—"

He reached out to touch her hand. "A fine honeymoon for you," he said, bitterly.

She did not answer, but turned to frown at the lamp.

"But don't you see?" she said, suddenly. "Don't you see how much better it is than the—the 'happy ever after.'"

"Better?" he asked, hoarsely.

She nodded. "Yes, better. . . . If we were to be 'happy ever after' what would be the use—of being married? . . . I don't know how to say it. . . . But I *know* it. I can *feel* it." She bent down to lay her hand along his cheek. "We're to help each other through the miserable places, and be happy doing *that*. . . . This morning, I didn't understand.—Good-bye! was it only this morning? It seems years ago." She kissed him. "That's 'the change,'" she whispered. "I'm 'a married woman *now*.' Do you remember?"

IN HOSPITAL

Raise his head a little—so!
Sleep is here and dreams attend;
Forth the daring spirit fares,
Sights the sea and hails a friend.

Once the good sun had his mark
On these hands and face and hair;
Let the spirit quest again,
While the body suffers there.

Time enough for deep-sea faring,
And the islands of the main,
For a soul that knows the course,
Ere the surgeon comes again.

Time enough to sight old headlands,
Time enough to bear a hand
When they clear the rusted cable—
Standing in toward the land.

Dawn will creep to this bleak room;
But the mariner will be
Lounging in the captain's cabin,
Telling stories of the sea.

Brown the face and loud the laughter,
Strong the hands upon the board;
Would we know him, could we follow,
For the pity of the ward?

Raise his head a little—so!
Pray the spirit may not tire,
Voyaging beyond our guidance
To the *landfalls* of desire.

THEODORE ROBERTS.

Fredericton, N.B., Canada.

CURRENT COMMENTS

Wanted—A Tariff.

A CAMPAIGN in some respects similar to that headed in England by Mr. Chamberlain, is being conducted in Canada by the Manufacturers' Association. The principle common to both is the urgent necessity of the nation's business. tariff in the interests of the nation's business. The policy which Mr. Chamberlain advocates is by this time familiar to most Canadians, but, in the exciting interest of recent British politics, it would seem that the still more pressing importance of the movement in our own country has been sometimes lost sight of.

To the Manufacturers' Association, therefore, belongs the credit of reviving the matter in a form sure to attract public attention. That body composed of perhaps the most representative business men in Canada, has announced a platform in which it favors an immediate revision of the present Canadian tariff, and the adoption of "a general tariff, framed especially to meet Canadian conditions, based in principle upon, and approximating to, that now in force in the United States—a tariff that shall protect Canadian industries and pursuits as efficiently as the tariff of the United States protects the industries of that country."

A second plank in this platform favors the policy of preferential trade within the Empire, provided that the minimum tariff gives the Canadian producer a fair protection. As regards the matter of tariff revision, the Association has recently explained its desire to be not the adoption of the same tariff which is in force in the United States, but one arranged on similar lines which shall adequately meet the particular needs and conditions of Canada. The United States is to be taken as a model so far as the principle of successful protectionism is concerned, but the details of the Canadian tariff are to be worked out in accordance with our own requirements.

This may be taken as a very correct though brief statement of the position held by an increasing element among the Canadian people. The demand for tariff revision is certain to gain in strength, and there can be little doubt that in this lies the secret of Canada's future prosperity as a commercial nation. As champions of the protectionist movement, however, with the sympathies of an ever-increasing proportion of the voters fully with them, the Manufacturers' Association would do well to put their proposition in a more concrete form, and show just where and how the tariff should be changed. It is a matter for expert handling, for which the manufacturers are especially fitted. Again, their attitude towards the preferential trade idea will not fully meet the wishes of the English imperialists. Canadian manufacturers will not willingly accord to any other producers, British or otherwise, rights and privileges of trade which will subject them to undue competition; and in this they have the support of Canadians in general. Yet it is part of the Chamberlain policy that the preference to the Mother Country shall include just such privileges. Canada's chief want is a tariff.

Over-Done Prosperity.

THE example of the United States is of value to us in more respects than one. It shows us the benefits to be expected from systematic and enforced protection, but it also shows us that a tariff, be it ever so high, will not indefinitely afford protection to enterprises that are not in themselves securely founded. Protection will help bona fide business, but it will not permanently bolster up weak-kneed enterprises that lack the essentials of sound and healthy life. These are two of the lessons which the United States is teaching us.

Considerable is being said at the present time about the signs of depression which are beginning to show themselves across the line. A number of large banking institutions have collapsed, the money market has tightened, and some of the largest trusts are

in difficulty. The enemies of protection have pointed to all these as signs of the times, and claim them to be the direct result of the tariff. The contention is an impossible and unreasonable one. Protection offers no guarantee to those who will persist in over-speculation. Business rests on certain fundamental laws, and unsound business will inevitably meet its own fate. It is very likely that we shall hear of more financial disasters this winter, and a certain amount of depression will follow; prophecies to that effect are now being freely made. But they are in no way the fault of protection, unless it be that protection has brought about so general a state of prosperity that unwise investors have been encouraged by their own good fortune to embark in doubtful enterprises.

In the case of the trusts, a form of business enterprise which, as yet, has not been introduced into Canada, it is true that a protective tariff facilitates their organization by reducing the chances of competition, but recent events in connection with two of the largest American trusts show that protection cannot be charged with responsibility for their extravagances. The United States Steel Company, the largest combine in the world, has come upon evil days through inability to raise a second loan of $250,000,000. Mr. Carnegie already holds a mortgage for $340,000,000 upon the plant. The business is beyond doubt a very valuable one and its earning powers are immense, but the fact that, to maintain it, it has to be over-capitalized proves that its mammoth proportions are not the outgrowth of entirely prudent operations. Still worse has been the misfortune of the great shipping combine formed scarcely two years ago, and which is now in a state of practical collapse. It was a big bubble, but like all bubbles it burst. Depression, as a result of the failure of such enterprises as these, is no proof that protection is not a national benefit.

Two Leaders in Tariff Reform.

WHATEVER be the opinion of individual Canadians in regard to Mr. Chamberlain's tariff policy—for it has its opponents and its supporters in this country—there can be nothing but admiration for the sturdy fight which he is making. That a statesman of his years should enter a contest so keen and arduous, and enter it with such whole-souled enthusiasm, is one of the historic events in British politics, and there are none but will wish Mr. Chamberlain the seven years of life he asks for in which to fairly and fully present his views to the Empire.

In this missionary work of preaching the benefits of preferential protection, Mr. Chamberlain was aided in November by a Canadian ex-Minister, the Hon. George E. Foster. There are not many men in Canada better fitted by natural ability and by long practice to co-operate in such a campaign. He is an experienced financier, and in England his speaking tours were marked with great popular success, his first sixteen meetings aggregating an attendance of 100,000. A London cable speaks of him as easily first after Chamberlain. Mr. Foster has been a consistent advocate of protection at home, and his selection to assist in the English movement does credit to the Tariff Reform League under whose auspices he worked.

Canada's Commercial Standing.

IN case of depression in the United States, should such a condition for any reason become general, what would be the effect upon Canada? This is a question which has of late been attracting some attention in the Canadian press. The feeling among business men is, that Canada has within the last ten years advanced so far towards commercial independence, that there is now little to fear from possible complications across the line. The business done between Canada and the United States is a large item, but, so far as the import business is concerned, this country would be much better off if it were materially lessened; while, as for exports, Canada's chief markets are already in other directions. Previous to the McKinley tariff of 1890 we were quick to feel in this country even the slightest depression in the United States, but the effect of the tariff has been an unexpected strengthening of Canada's commercial independence.

What Canada has mostly to fear is the

effects of the "dumping" process. American manufacturers are now producing more than their home markets demand, and in this lies the cause of such depression as already exists. Continued over-production means the dumping of the surplus in other countries, and this, which Mr. Chamberlain fears in England, is much more likely to affect Canada, since Canada is a close neighbor and a ready customer. Some lines of American goods are now being sold at less in Canada than the same goods are bringing in the home market, and in the case of the iron and steel trade particularly, the dumping tendency is all too plainly in evidence. This, then, is what Canada has to fear from the United States; a depression there, which, if it occurs at all, is most likely to occur as a result of over-production, will send a vast surplus of manufactures into this country to compete unfairly with our own industries.

The remedy is a protective tariff. England needs it, Canada needs it more. A tariff which will keep out the dumpers is the only means of guaranteeing a continuance of that commercial prosperity which our country is now enjoying. The danger is a real one, but the remedy is sure.

New Riches in the North.

THE natural richness of Northern Ontario is becoming each day more apparent. Settlement has been following closely on the tracks of the explorer, and very satisfactory progress was made in the opening up of new districts during the past year. A new departure has lately been made by the Ontario Government which, while it will temporarily discourage further settlement in a certain part of the country, points clearly to its value for industrial and colonization purposes. An order-in-council has been passed withdrawing from sale, lease, or exploration, a belt of land ten miles wide on each side of the Temiskaming Railway, for practically the entire length of the line.

This reserved area will probably be opened again for settlement, but for the present the Government has taken it out of the market. The reason is, that recent discoveries have shown the immediate vicinity of the railway line to be rich in minerals. The railroad was inteded to open up the country, and provide a means of transportation for the products that lay beyond, but it now transpires that the very ground the road crosses is rich in possibilities. Traces of valuable deposits of nickel, cobalt, silver, and arsenic ore have been found, and geologists who have examined the area claim that it comprises one of the finest mineral fields in the province. The fact that nickel is a mineral of very limited supply the world over, and correspondingly valuable, justifies the action of the Government in temporarily reserving the area, for if a new mining industry should happily be opened up, it should be under the controlling care of a responsible authority. Meanwhile it is increasingly true that New Ontario is a land of promise.

The Completing of Canadian Federation.

FRESH impetus has been given in Newfoundland to the movement for union with Canada. Sir William Whiteway is the champion of the confederationists, whose policy is meeting with much greater favor since the rejection by the United States of the Hay-Bond treaty. Had the Senate opened the way to freer trade relations between the United States and Newfoundland, the island would very likely have been permanently alienated from Canada; but the natural and logical destiny of the colony is to form a part of British North America under the Canadian constitution.

Newfoundland once made overtures to Canada, asking for union on business terms. The island was then heavily in debt, and Canada was asked to assume a burden which would have amounted to about $1,700,000 a year. What Canada was willing to expend fell short of this by some $300,000, and the negotiations dropped. On another occasion Canada agreed to meet certain conditions asked for, if the Imperial Government would assume one-third of the debt; this the Imperial authorities refused to do, and the negotiations again failed. Since then, however, Newfoundland has made very considerable progress, and her finances are to-day in a fairly satisfactory condition. For

this reason, there is a local feeling against renewing the attempt to unite with Canada, there being now less need of such a step. But, on the other hand, a party is arising which sees that Newfoundland's manifest destiny is confederation.

So far as Canada is concerned we should meet Newfoundland's next advances with favor. The Canadian confederation will never be fully complete until it includes the island colony, occupying as it does a strategic position at the entrance to our great national waterway. It is, moreover, a country of great possibilities, and union with the Dominion would be of mutual benefit.

A Victory For Bad Government.

PROBABLY no civic election ever attracted so great a degree of interest, both in its own constituency and outside, as the recent mayoralty election in the city of New York. The result has been surprising and disappointing. New York's Tammany is known the world over as the spirit of civic corruption, and Tammany's overwhelming victory of 63,617 majority votes has again returned that unclean spirit to power in the metropolis of America. The surprise is all the greater, since it was the deliberate overturn by the people of the best and cleanest government the city has ever had, and to the friends of public morality the situation would seem to be discouraging. It is not a matter of professional disappointment; Tammany is openly and confessedly a government that can be bought.

The reasons for this overturn were several. In the first place, the Tammany campaign fund was fully fifteen times as great as that of the Fusionists, and it was used to effective purpose. Secondly, New York is a Democratic city, and Mayor Low's administration was supposedly Republican; the cry was raised by Tammany that, if it were again returned, the chances for Republican supremacy in the Presidential elections would be dangerously increased. Thirdly, and perhaps the most powerful factor of all, was the self-interest of the voters. Restrictive laws have been rigidly enforced under the Low administration, and, while the average voter favors public morals, he chafes under any curbing of his personal liberty. So he has voted for Tammany, which permits the laws to be overridden in consideration of a bribe. Blackmail is cheaper than reform. Still another reason lay in the personality of the defeated mayor, whom the common classes consider a "silk hat man," not understanding or appreciating the conditions of the working people. Tammany, they say, is at least warm-hearted. Tammany is in now, and we shall see what comes of it.

The Prospects For the Panama Canal.

A NEW turn has been given to the Panama Canal negotiations by the secession of Panama from the Colombian Government, and the establishment of an independent republic. It is the dramatic protest of a neglected State against the greed and indifference of a weak and bankrupt, yet despotic, government. The result will probably be a future progress on the Isthmus that otherwise would have been impossible.

The long-delayed Panama Canal project reached a deadlock when it was referred for sanction to the Colombian congress. The United States offered $10,000,000 for the right to build the canal, and this amount Colombia refused, demanding $25,000,000. Panama State was desirous that the offer should be accepted and the canal constructed, and in indignant protest against Colombia's action has now declared its independence. The revolution was a very quiet one, Colombia being powerless to send an army to the Isthmus. A new ministry was quickly formed, and almost as quickly recognized by other countries.

It is understood that the new republic, which now has the disposal of the canal rights in its own hands, will accept the offer of the United States, and that operations will be commenced with as little delay as possible. The American Government has, in some quarters, been suspected of instigating the revolution, but evidence is lacking. The Panama secession deprives Colombia of its only national asset, with an enormous debt on its hands, while Panama begins its new career with a ready-made treasury. To the rest of the world the important feature of the incident is that there is now a prospect

of the canal being constructed. The cost of completing it will be some $106,000,000, making the total $140,000,000. About fourteen miles of the total forty-eight have been already completed, but the most difficult portion yet remains to be constructed. The canal will be 160 feet wide, and about fourteen hours is the estimated time that will be necessary to pass from the Atlantic to the Pacific. It is a work for which the world is waiting.

The Need of Better Game Laws.

THE preservation of our game is one of the many important matters now facing the country. Canada has been favored by nature with an abundant wild animal life, and there are no better hunting grounds on the continent than are to be found in the Eastern provinces; while the trappers have for generations carried on their operations in the North and West. Indeed, Canada owes its first business enterprise to the fur trade. Since hunting became in Canada a sport rather than a business, the woods have been yearly visited by hundreds of hunting parties, whose experiences have given color to certain portions of our Canadian literature. Roberts, Seton, Fraser, and others, have written effectively of the woods.

The past season was, from the sportsman's standpoint, a specially good one. In Ontario, Quebec, and the Maritime Provinces, there was excellent shooting, and results were more than usually satisfactory. It is just here, however, that a warning must be sounded. While legitimate sport is deserving of encouragement, it is full time that the ruthless destruction of our game had been stopped. It is said on authority that 95 per cent. of our game, particularly deer, killed in Ontario, is slaughtered out of season and sold. This is not sport; it is butchery. Canada's national emblem, the beaver, has already become almost extinct, and other animals bid well to suffer the same fate. There are game laws on the statute books, but evidently they have become in some places a dead letter. The professional pot-hunter has every opportunity to carry on his illegal traffic, killing and selling in season and out of season, and there seems to be no efficient system of protection to offset him.

The war on the animals cannot thus continue without very serious results. The extinction of our game is something that Canada cannot afford, and it is useless to restrict the amateur sportsman while an illegal traffic is being carried on, sometimes almost openly. Quebec has done something in the way of improvement by leasing large areas to hunting clubs, which employ men to protect their interests. The plan is worthy the consideration of other provinces.

The Men We Need.

IT is coming more and more to be an accepted principle of politics that the man for parliament is the business man. The weightiest matters which a parliament has to consider are matters of business, and a country can ill afford to entrust such of its affairs to men not themselves experienced in the practice and methods of modern finance. The effects of such a course are quite plainly shown in the present political situation in England, where for long years the place of power has been held by the lords and nobles, position, not ability, being usually the reason of their appointment. Mr. Chamberlain towers above them all as the one practical man of the hour because he is a thoroughly trained business man, knowing and understanding the exact conditions and needs of the national business interests. In contrast with him is the Premier, an excellent, but an unequal man, while among the lords there is every talent but the talent for business. As a result England is facing, none too ready, a crisis.

In Canada we quite as surely need the business man at the helm. It will probably be a long day before we can have men who, after reaching a fair degree of private success, will devote the rest of their lives to the public service. To do so means a sacrifice, since such a man can easily earn more in his own business than he can hope to secure as a statesman's reward. Another difficulty would be to find the right man; there are doubtless hundreds of men in the country, now in business, who would be ideal parliamentarians but they are undiscovered, and

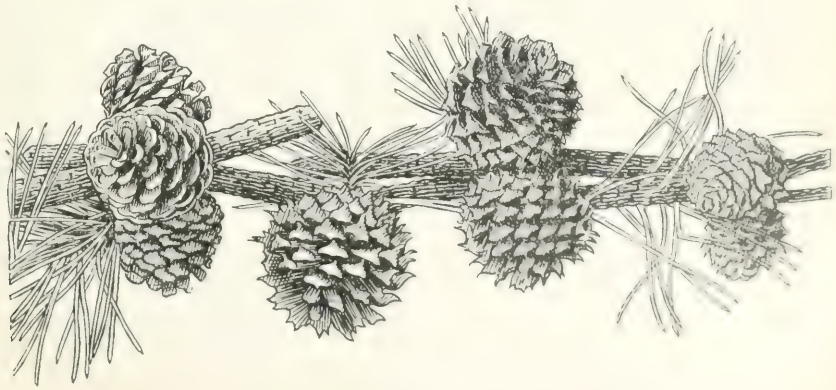
the best men do not themselves volunteer. A means of attracting them to public service is yet to be found.

A fair idea of the situation in this respect in Canada may be had from the personnel of the provincial parliament of Ontario, which last year was made up as follows: eighteen farmers, fifteen lawyers, twelve doctors, eleven merchants, ten editors, nine manufacturers, four contractors, four lumbermen, two undertakers, two drovers, two insurance agents, and a cheese dealer, a financial agent, a land surveyor, a retired merchant, a forwarder, a mechanical engineer, an agent, and an auctioneer. There is a good variety in this list, and the majority of farmers over any other calling is a feature not at all unsatisfactory; farmers make practical politicians, and they represent a leading Ontario industry. But there is room in the legislature for more masters of finance and business leaders. Everyone knows something of business, but we need the specialists.

A City That Grows.

NOWHERE in Canada has the new spirit of growth been so evident as in the capital of the West, the city of Winnipeg. The development of the city from a garrison fort to a metropolis has been well described in a former issue of the NATIONAL MONTHLY, but the figures of its growth during the year just closed show the amazing progress still being made.

Winnipeg's building operations for 1903 exceeded $6,000,000, more than double that of the previous year. In this grand total were no less than fifty warehouses, factories, banks, and office blocks, and sixy-five retail stores. The new dwelling-houses numbered 1,200, at a cost of $2,670,000, and some $175,000 was expended on church and educational buildings. The character of all these buildings is of the best: they are not temporary structures, but of the kind that give a city a lasting solidity. Nor is it merely a boom. Winnipeg had a boom once, and its collapse in 1882 gave the city a serious set-back; but the present growth is under quite different conditions, and is a tangible proof of the greatness of the West. In Winnipeg's progress all Canada is interested. There are still those who claim that it will some day be the political capital of the Dominion; but it seems altogether likely that it is destined at least to rival Montreal as Canada's commercial capital.



OUR LOST MILLIONS

BY—CANADIAN

IN the older days of this Dominion it was inevitable that we should have to depend for the insurance of our goods and chattels, our homes and warehouses, our vessels and our lives upon the companies already established for the transaction of this kind of business in Great Britain and the United States. We had not at first the capital to spare that was required for the purpose, and we were well enough pleased to take advantage of the facilities afforded us by the United Kingdom and the Republic.

But, of course, we could not always remain in this state of dependence. When the energy and enterprise of our people in farming, fishing, trading, and manufacturing bore fruit in the substantial development of capital, then we began to ask ourselves, Why cannot we have insurance companies of our own? And in response to the question there came into being companies providing indemnity against loss of property, and of life, and against accident and sickness, which were not long in assuming such proportions as to command the confidence of the public.

So far as all other departments of insurance than that of life are concerned, it may be said that the growth of the Dominion has been so great as to outstrip the capacity of the native companies to provide the required protection of values, and hence it is still necessary, and will probably continue to be so for many years to come, that we should look to the Mother Country and the neighboring Republic for our security against loss.

In regard to life insurance, however, the case is quite different. So remarkable has been the multiplying of home companies, and so rapid yet sound their growth, that it is not too much to claim that at the present moment our Canadian companies are perfectly competent to carry the entire life business of the country. What this would mean may be judged from a glance at the government returns since confederation, showing the amounts paid in premiums to Canadian, British, and United States companies respectively: (*See table on next page.*)

Here, then, we find that practically one-third of the life premiums paid by our people have gone to the United States, and, except for such small portion of them as may have been returned through death claims, or deposited at Ottawa by way of guarantee, as required by the Government, have been utterly lost to us. Verily, the tale of our lost millions is one of profoundly serious import, and demands our most careful consideration.

It surely misses of being necessary to emphasize the advantage it would have been to have retained those seventy-five millions of dollars within our own borders, where they would have helped in the strengthening of our banks, the extension of our railroads, and the development of our commerce and manufactures.

The chief toll-takers have been the so-called "Three Giants"—the Equitable, Mutual, and New York Companies, and of recent years the Metropolitan, which has built up an extensive industrial business. Now, without implying any reflection whatever upon these companies either as to their strength, liberality of policy contracts, or fairness of dealing with their clients, it may nevertheless be asserted that every dollar contributed to their coffers had far better been given to the Canadian companies whose financial competency, and methods of conducting business in nowise suffer by comparison with their United States' rivals.

The time has come to stop the drain. Money may be called the life-blood of a country, and Canada in this, her growing time, cannot afford to lose a drop of it. Her people should realize that not only patriotism, but the soundest dictates of self-interest demand that this unnecessary tribute paid to foreign institutions should be paid no longer. The lost millions cannot be recov-

ered, to be sure, and for the renewal of policies already effected some more will have to be paid out, but there is absolutely no excuse for the incurring of fresh obligations. The Canadian life companies are thoroughly competent to undertake all the business the country affords, and we sincerely hope that the day is drawing near when our people will be wise enough to entrust it to them.

Year ended December 31st	Companies.			Total.
	Canadian.	British.	United States.	
	$	$	$	$
1869	164,910	515,741	557,708	1,238,359
1870	208,922	531,250	729,175	1,469,347
1871	291,897	570,449	990,628	1,852,974
1872	417,628	596,982	1,250,912	2,265,522
1873	511,235	594,108	1,492,315	2,597,658
1874	638,854	629,808	1,575,748	2,844,410
1875	707,256	623,296	1,551,835	2,882,387
1876	768,543	597,155	1,473,612	2,803,310
1877	770,319	577,364	1,299,724	2,647,407
1878	827,098	586,044	1,197,535	2,610,677
1879	919,345	565,875	1,121,537	2,606,757
1880	1,039,341	579,729	1,102,058	2,721,128
1881	1,291,026	613,595	1,190,068	3,094,689
1882	1,562,085	674,362	1,308,158	3,544,605
1883	1,652,543	707,468	1,414,738	3,774,749
1884	1,869,100	744,227	1,518,991	4,132,318
1885	2,092,986	803,980	1,723,012	4,619,978
1886	2,379,238	827,848	1,988,634	5,195,720
1887	2,825,119	800,782	2,285,954	6,001,405
1888	3,166,883	928,667	2,466,298	6,561,848
1889	*4,459,595	979,847	2,785,403	*8,224,845
1890	3,921,137	1,022,362	3,060,652	8,004,151
1891	4,258,926	1,030,479	3,128,297	8,417,702
1892	4,729,940	1,088,816	3,251,598	9,070,354
1893	5,156,008	1,073,541	3,403,230	9,632,779
1894	5,435,031	1,079,330	3,394,914	9,909,275
1895	5,702,783	1,137,366	3,452,205	10,292,354
1896	6,075,454	1,137,607	3,389,605	10,602,666
1897	6,598,012	1,174,732	3,443,074	11,215,818
1898	7,107,073	1,210,601	3,676,490	11,994,164
1899	7,805,174	1,276,229	3,957,304	13,038,707
1900	9,373,405	1,472,355	4,261,181	15,006,941
1901	9,136,397	1,346,750	4,709,298	15,192,445
Total	103,863,263	28,088,295	74,115,891	206,067,449

* Including 20 months' business of the Canada Life.

SUPPLEMENT

of The

NATIONAL MONTHLY OF CANADA

THE METHODIST BOOK ROOM.

IT is just seventy-four years since a committee, formed by the Methodist Conference, established this house for the publication of *The Christian Guardian*. It was the day of small things with the enterprise, and these pioneer missionaries probably never suspected that this tiny sapling of their planting would stretch out its arms and thrust down its roots, till one day it would become the biggest, lustiest, best-known tree in all our wide Dominion.

If you are lucky enough to secure an *entree* to the private office of Dr. Briggs, you will find the original charter framed and hung on the wall. The first book-steward was the Rev. Dr. Ryerson, and the charter requests that all good men and true shall give him their "advice and assistance."

Dr. Briggs will laughingly tell you that it is his own opinion that the "assistance" should have been placed before the "advice," and in this passing remark you will have discovered the secret of Dr. Briggs' wonderful success—his intense practicality.

For six quadrenniums he has been the Book Steward, and was elected for the seventh term in 1902, showing how fully the Conference appreciate the sound judgment and untiring energy of this far-sighted, quick-witted divine.

Hitherto, we had a hazy idea that the Book Room was half a century younger, and that Dr. Briggs had established the business himself. When we told him of our Episcopal ignorance, his eyes twinkled with merriment, and he assured us we were like the sailor who claimed to know almost every person. One day a wag asked him if he knew Christopher Columbus. "Well, rather!" replied the sailor. "But he has been dead four hundred years," said his interrogator. "Dear, oh, dear!" yawned Jackie, "How time do pass!"

It is a liberal education to dawdle through this huge establishment of an afternoon, and watch the machines at work. The twenty-three great presses, the sewing and folding machines with their complex and clever fingers of steel, seem to be almost human. Never resting, never tired, never going on strike, consuming only ink and paper, they work on day and night, unceasingly, uncomplainingly. Of a surety, they have souls.

Our walk took us up five floors, and through many departments—through printing, binding electrotyping, stereotyping, periodicals, book-publishing, subscriptions, wholesale, retail, and Bible departments; shopping, mailing, packing, and storage cellars, where you might wade in a sea of ink or make a new tower for the City Hall, all of paper.

In one department you will find nothing but goods peculiar to St. Nicholas, for this house makes a speciality of Christmas goods, of calendars, cards, and booklets.

In the periodicals department, the presses turn out weekly 200,000 papers and magazines, enough, it would seem, to supply all the reading public of the province.

In the bindery, skilled workmen manipulate the costly Russian leathers as though the task were entirely a labor of love, and to turn out these *editions de luxe* up to the standard the Book Room has taught us to expect, takes no mean artistic taste either.

The managers of each department are always on the look-out for good things, and so keep abreast with the needs of the times. They are agents, too, for many of the largest publishing firms in the world.

The Book Room goes in to give the pur-

chaser the worth of his money. It is not like a certain house of whom a critic said recently—

> "You can bet your bottom sov,
> We are on to your little caper,
> A little ink, a little type,
> And lots of plain white paper."

On the contrary, their wares delight us with their handy shape, artistic cover, and more so by the deeper riches of their heart.

A striking feature of the Methodist Book Room is the fact that it is the *rendezvous* of Methodism in Toronto. Go when you will, you will find a little coterie of the leading men of the church. Perhaps, some day, one of them will dip his pen into the ink-pot labelled "Reminiscences," and will take the public into his secret regarding the movements that have been hatched and matured since 1829 in these daily communings at the Methodist Book Room.

SWORN STATEMENT

DOMINION OF CANADA,
PROVINCE OF ONTARIO,
COUNTY OF YORK.

I, William Briggs, Book Steward of the Methodist Book and Publishing House, of the City of Toronto, and County of York, do solemnly declare that I am doing business in the City of Toronto; that said House prints the magazine known as THE NATIONAL MONTHLY of Canada for Joseph Phillips; and that I personally know that the number of copies of the December, 1903, issue of that magazine printed was 26,000.

And I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of "The Canada Evidence Act, 1893."

Declared before me in the City of Toronto, in the County of York, this 17th day of December, 1903.

ALF. W. BRIGGS,
A Commissioner, &c.

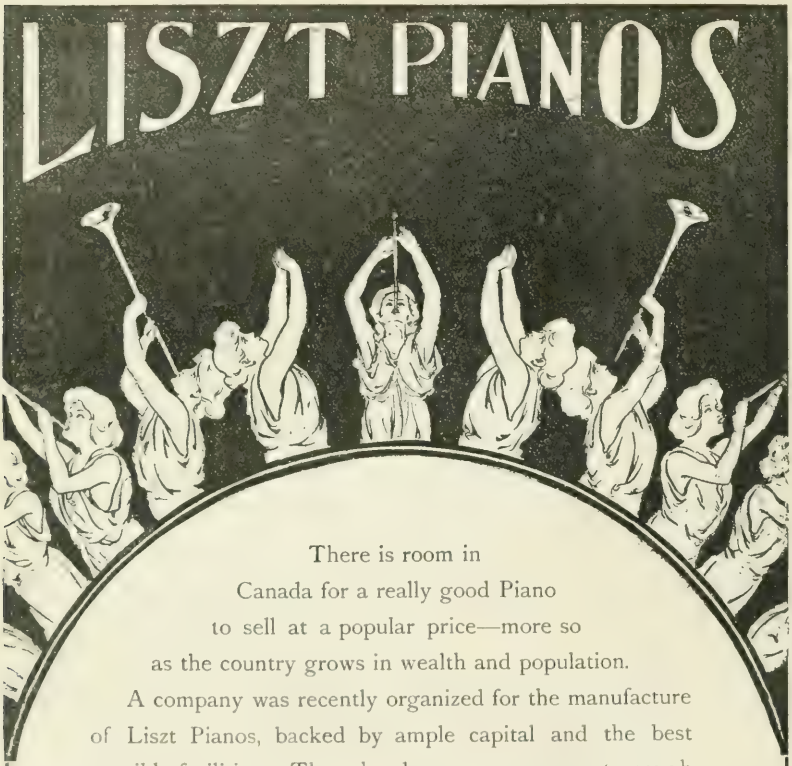
WILLIAM BRIGGS,
Book Steward.
METHODIST BOOK AND PUB. HOUSE
TORONTO, ONT.

I, George D. Case, of the City of Toronto, and County of York, do solemnly declare that I am Manager of the Mailing Department of THE NATIONAL MONTHLY of Canada; and that circulation of said magazine for the month of December, 1903, was 25[illegible] copies.

And I make this solemn declaration conscientiously believing it to be true, and knowing that it is of the same force and effect as if made under oath and by virtue of "The Canada Evidence Act, 1893."

G. D. CASE.

Declared before me in the City of Toronto, in the County of York, this 17th day of December, 1903.

A. T. HUNTER,
A Commissioner, &c.

There is room in
Canada for a really good Piano
to sell at a popular price—more so
as the country grows in wealth and population.

A company was recently organized for the manufacture of Liszt Pianos, backed by ample capital and the best possible facilities. There has been encouragement enough already to ensure success. The factory is working now to its full capacity. Don't order a piano without seeing first what we have to offer. We believe in co-operation and can make it worth your while to buy a "Liszt."

Liszt Piano Company

190 WRIGHT AVE., TORONTO

Victor Shoes for Women

OWING to the many requests from ladies all over Canada for a special women's shoe, built on the most approved modern American lasts, to sell at a moderate price, we have gone about the production of the Victor Shoe for women. The success we have had with Victor Shoes for men has helped us very considerably in getting out this ladies' shoe, and we think our customers will agree that "Victor" Shoes for Women equal the very best American brand shoes sold. The price, however, is the moderate Victor price—

$3.50

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The NATIONAL MONTHLY OF CANADA

CONTENTS, VOLUME II.

(First Three Numbers)

JANUARY, 1903

Current Comments
The Utilization of Natural Resources
The Levelling of Hodgson's Summer Island
The Man Who Did Not Swear
A Message from Benedictus Levita
The Impressions of Janey Canuck Abroad
Literature: Of Interest to Ladies: Home Department

FEBRUARY, 1903

Comments on Current Events
Current Events
A Paolo of the Pine Lands
The Fencing-Master
In Time of Need
The Impressions of Janey Canuck Abroad
Of Interest to Ladies
Home Department: Financial

MARCH 1903

Current Comments
The Spirit of the North
His Sweetheart
"Pickles" and the Election
Rainy Weather
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"A financial experience which has been long and wide has profoundly convinced me that, as a rule, the company or society thrives the best which dives the deepest into the heart of the community, and adapts its arrangements to the wants of the greatest number."—*Gladstone.*

11TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31, 1902

TORONTO, March 9th, 1903.

To Members:

The Management have pleasure in submitting the 11th AnnualReport of the Company, for the year ending 31st December, 1902.

The business of the Company shows a very satisfactory progress.

The figures embraced in the Report bear evidence to the vast business the Company is handling.

Cash paid members amounted to $736,348.06, an increase over last year of $222,992.69.

The gross assets have increased from $1,282,808.26 to $1,572,135.78, making a net gain of $289,327.52.

An addition of $10,000.00 has been made to the Reserve Fund, which now stands at $55,000.00.

Since organization 11 years ago, this Company has paid in cash to members $2,266,659.08. In the handling of all this business, no member has lost a dollar of the money invested. The whole amount paid in with interest being returned when the required period has been reached.

Every care and attention will be given to the business by the management, so as to ensure a continuance of the progress and prosperity which the Company has so far experienced.

Respectfully,

JOSEPH PHILLIPS, *President.*

ASSETS.

Mortgage Loans on Real Estate	$683,250 00
Real Estate	575,598 21
Loans on this Company's Stock	72,231 45
Accrued Interest	3,592 34
Advances to Borrowers, Taxes, Insurance, etc.	2,820 40
Accounts Receivable	968 08
Furniture and Fixtures	7,162 88
The Molsons Bank	222,368 04
Cash on hand	4,144 38
Total Assets	$1,572,135 78

LIABILITIES.

Capital Stock Paid in	$1,253,438 90
Dividends Credited	42,504 34
Borrowers' Sinking Fund	46,697 03
Mortgages Assumed for Members	10,800 00
Reserve Fund	55,000 00
Contingent Account	163,695 51
Total Liabilities	$1,572,135 78

TORONTO, February 28th, 1903.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company,** and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings.

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,894.88	13,000.00
" " 1898	540,394.91	247,691.87	18,000.00
" " 1899	732,834.27	220,852.70	25,000.00
" " 1900	1,002,480.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " **1902**	**1,572,135.78**	**736,348.06**	**55,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the Revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alik in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
R. H. SANDERSON, Building Inspector.

V. ROBIN, Treasurer.
E. J. BURT, Supervisor.

HEAD OFFICES: CONFEDERATION LIFE BUILDING, TORONTO, ONTARIO.

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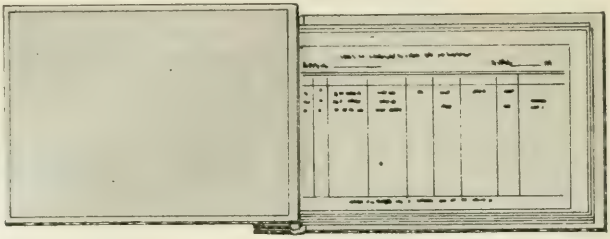

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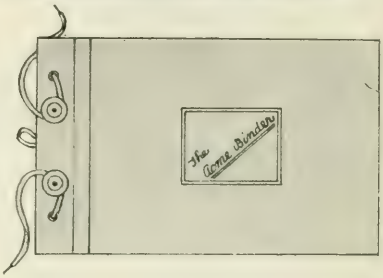

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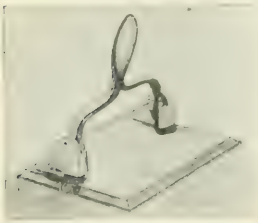

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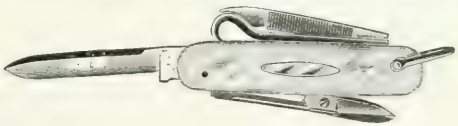

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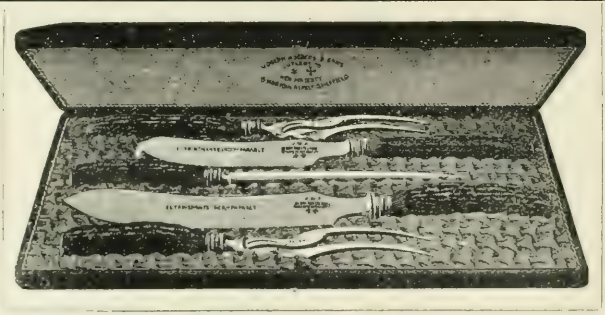

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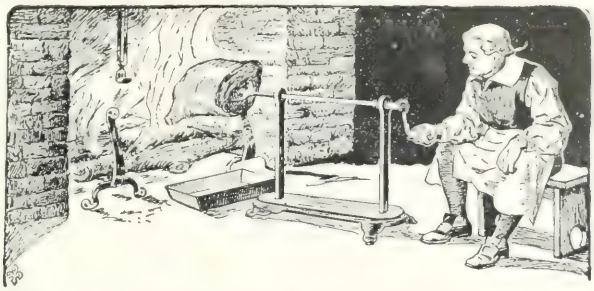

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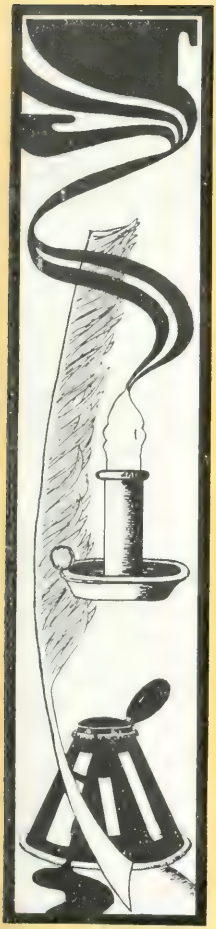

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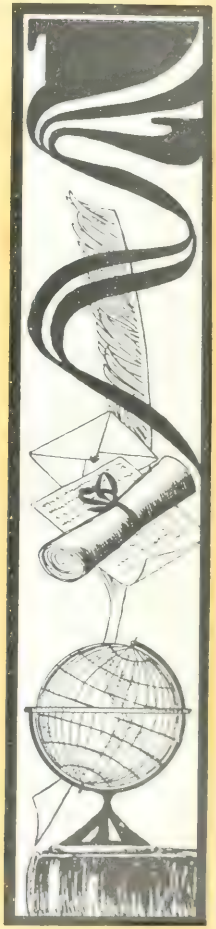

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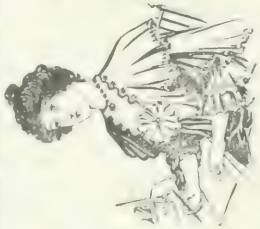

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CONTENTS FOR FEBRUARY, 1904

EMINENT CANADIANS IN NEW YORK The Father of Canadian Poetry	Arthur Stringer	91
THE GREAT SOUTH DRIFT The Story of a Man Who Thought	Hubert McBean Johnston	95
A CHICKEN UNHATCHED	Hopkins J. Moorhouse	99
LONDON—THE FOREST CITY	J. Macdonald Oxley	73
THE DRYAD	Elizabeth Roberts Macdonald	88
THE QUEST OF A GHOST-GIRL	M. MacL. Helliwell	91
PHIL LINDSAY'S DOG	Knox Magee	100
ONWARD CANADA		105
HERBERT SPENCER		108
THE BRITISH EMPIRE A Canadian British View		109
PROTECTION AND PROGRESS	John P. Young	111
CANADA FOR CANADIANS		113
SOME GOOD THINGS FROM THE WORLD OF PRINT		115
LIFE INSURANCE II.—The Three Systems	Max Jesoley	117

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THE
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EMINENT CANADIANS IN NEW YORK

THE FATHER OF CANADIAN POETRY

BY ARTHUR STRINGER

II.

IN response to my ring, an alert youth in a button-bestrewn uniform of bottle-green, swung open the great, many-panelled oak door, and showed me up three flights of stairs. The house was one of those substantial old New York mansions of an earlier century, still to be stumbled across in the neighborhood just north of Washington Square—and what nook of all Manhattan is more quietly alluring and home-like than that mellow, time-softened corner of the city, hemmed in by the rattle of the Fourteenth Street cars, and the rumble of the Fourth Street drays!

But, as I was about to say, the alert young buttons had ushered me into an airy-looking, sky-lighted, well-furnished studio apartment, littered with rare prints, and cabinetted chinaware, and ponderous bookshelves. Seated at a great desk, behind a rampart of papers and books and manuscripts, I beheld a clean-shaven, dark-skinned, regular featured, bespectacled, oldish-young man of about forty. He looked up from his work, nervously, and asked in his crisp, clear-cut voice if I would mind waiting a moment or two, politely confessing that three more sentences would put an end to his day's work. As he turned back to his manuscript, and once more bent over his book-littered desk, I had a further opportunity to study the face before me. For the sanctum which I had invaded was none other than that of Professor Charles G. D. Roberts, the poet, the naturalist, the novelist, the pedagogue, and the honored and acknowledged head of what, with perhaps unconscious provinciality, has been called "The Canadian School of Poetry"—as though iambics and trochees north of the Great Lakes, like the polar bear and the silver fox, took on a coloring all their own. In fact, Professor Roberts himself has even been called "The Father of Canadian Poetry," a phrase poignantly expressive of the lingering territorial sectarianism which still threatens to stultify in us that international *camaraderie* so essential, as Matthew Arnold has pointed out, to artistic and literary progress. Yet I must hasten to add, once we pass by the odium of the well-frayed phrase, that no man better deserves to be designated as the father of his country's poetry than does Professor Roberts, maintaining, as his poetry does, those traditions of form and phrase-making toward the most perfected expression of man's emotions and aspirations, and yet naturally and harmoniously introducing that newer local note which we now pride ourselves on as distinctively Canadian. For, as I said in

my previous article on Mr. Bliss Carman, the first dominating note of song that rose from this Dominion found its expression in the publication of "Orion and Other Poems." If, I might also add, ample excuse for thrusting on one the paternity of a very self-conscious and garrulous school of versifiers may be found in many years' kindly help and guide to a hundred struggling compatriots, then still again must we call Professor Charles G. D. Roberts "The Father of Canadian Poetry."

But, to resume. The figure I saw before me as I waited in that book-lined den of letters—it was a good four years ago, yet the impression remains still vivid in my memory—was that of a slight, well-moulded man, about whom clung none of the abstraction of the scholar, though the regular, finely-chiselled features of the face itself clearly enough bespoke unusual intellectuality, together with a touch of humor, and a polish both urbane and urban. The alert, keen, inquisitive, almost scientific, activity of attention seemed to belong more to the laboratory than to the poet's library, and at the time I remembered, significantly enough, that the man before me had written a treatise on banking, as well as almost two dozen volumes of purely literary interest. The small, compact, well-shaped head—Dowden tells us somewhere that Shelley's head was of the same mould—was covered with black, straight hair, slightly touched with grey, worn rather long, and drooping almost girlishly over the forehead. This nimbus of hair, for all its Indian-like blackness of hue, gave the thoughtful face a sort of St. Martin's Summer of youthfulness, where the ploughshares of thought and time had left their mark. The eyes themselves were brownish-grey—and wonderfully comprehensive, responsive eyes they were!—with just a touch or two of Aristophanic fire in them, now and then lighting up a countenance, that was apt, in repose, to assume a true Nova Scotian severity of line.

When a quarter of an hour later, tobacco smoke drifted above us, and the decanter of Bohemianism stood between us, the talk itself, I must confess, became more Aristophanic than it was academic, and the photographic first impression of the grave professor of literature was insidiously blotted out in wonder at the kaleidoscopic activity and interests of the man of the world, the man who, as Merck said of Goethe, could be greater than what he wrote. For with the author of "Orion" the Goddess of Learning does not go on stilts.

Although Mr. Roberts has a Canadian home in Fredericton, he has of late spent the greater part of each year in New York, considering himself no less a good Canadian for that migration, and, I might add, rendering himself no less an efficient portrayer of mankind by that widening of interest and environment.

But, as a matter of record, I might here state that Charles George Douglas Roberts was born at Douglas, New Brunswick, on the 10th day of January, 1860, that nineteen years later he was graduated from the university of New Brunswick, that the following year he married, that for three years he was headmaster of the Chatham Grammar School, and for still another three years was a pedagogue in Fredericton. In the years 1883-1884 he was editor of the Toronto *Week*—which, take it for all in all, I fear we shall not look upon its like again for many a long day—and then, returning to his native province, he became a professor of English and French literature in King's College, Windsor, where for ten years he remained, honored by his colleagues, and idolized by his pupils, establishing, amid all his academic work, a still further claim to the term of poet-laureate of his Dominion. Then came his descent on the corrupt, yet beguiling, Mecca of New World letters, and his venture into American journalistic duties. During all this time, in verse, he had produced "Orion and Other Poems," "In Divers Tones," "Ave: An Ode for the Shelley Centenary," "Songs of the Common Day," "The Book of the Native," "New York Nocturnes," and the more comprehensive volume of "Poems," in which he has collected all that verse written previous to the end of the year 1898—at least all that which he cares to preserve.

In the field of prose he has been no less active. I need only mention "The Canadians of Old," "Earth's Enigmas" (but

recently re-issued), "The Raid from Beausejour," "A History of Canada," "The Forge in the Forest," "A Sister to Evangeline," "Kindred of the Wild," and "The Heart of the Ancient Wood."

Need I now enlarge on the fact that Charles G. D. Roberts is a man with a passion for work? And, quite as marvellous as the miraculous fecundity of his ink-pot, is the diverse nature of his work, and the wide range of his literary interests. And his work, however slight in volume, or light in tone, is always finished work. At the same time, though, it is well to bear in mind that this finished, forceful, and yet smoothly-flowing style, which has distinguished Mr. Roberts above many of his fellow-writers, is not an endowment which has been lured into his lines without much studious deliberation and scrupulous revision. What, alas, usually passes with the careless reader of the twentieth century as an easy flow of word and incident, and what we are apt to term, off-hand, "an eye for pictorial effects," is, in many cases, the felicitous and preordained result of the Whistlerian principle of "art concealing the footsteps of art." So it is bewilderingly difficult for us to determine in which phase we prefer Mr. Roberts. As a writer of Canadian romance—in which he has taught us to take a pride other than that blind, jealous, factitious, rudimentary pride of nationality—his stories lack no charm or quality essential to the picturesque illustration of the life about which he has written, whether Indian, French, or English, whether of war, or of peace, or of love. Dramatic fidelity of character, boldness of invention, an ever-active, poetic fancifulness, picturesque and rapid movement, warmth of color, tenderness of feeling, restraint of sentiment—all this we find in Mr. Roberts' historical romances. If, in addition to these graces, he possessed a dash of absolute, unrestrained, virile coarseness—a spice of Shakespearian ruggedness—we might have lost a fine poet for a great novelist. We might have, I say; but, then, who can tell!

As a writer of animal stories—it was only yesterday that I picked up a Western paper in which our laureate was advertised as "the great naturalist, Charles G. D. Roberts!"—he has held us equally in thrall, simply because the true animal story still belongs to the idealist, and that Mr. Roberts is an idealist, no one, I think, will deny. At no time does he pretend to give us natural history with a thin sugar-coating of fiction to make it go down. In the free sweep and stir of his animal stories we sniff no taint of the midnight oil, catch no sight of the plodding and quibbling naturalist, chained to the tyranny of facts and laws. Sometimes, indeed, we feel that Mr. Roberts' animals are almost too human, too fully endowed with the psychology of mortality. He is always a wood-craftsman and poet, one who has for many years dwelt amid the silence and beauty of his own Canadian forests, one who now writes what long ago he saw, and learned, and felt. One peculiar feature of these animal stories, quite worthy of comment, is the discovery by the reader that the human beings occasionally invading the pages of the tales are always human. They are not compounded of the conventional wood and wire. Nor does Mr. Roberts' love of Nature in all her changing aspects allow him to drop into that ornate and elaborate "word-painting" affected by more than one Cis-Atlantic disciple of a Roman Leucretius, and an English Wordsworth. Of Mr. Roberts' work as a historian, I am in no position to judge; though his "History of Canada" has won praise from quarters both exalted and authoritative, and to-day needs no commendation that would be only inadequate and untimely.

So we come at last to Charles G. D. Roberts as a poet. And as a poet, like his talented cousin, Mr. Bliss Carman, he stands pre-eminent. And still again, as is the case with Mr. Carman, the author of "Orion" is at his best when he is most distinctively and characteristically Canadian.

As an eminent American critic, Mr. Stewart Doubleday, has confessed, with, I believe, a touch of reluctance: "He has but to pipe of his familiar hills and fallows, to give expression to the benign influence of river or sea, to begin, "O solitary of the austere sky," and we stand about him profoundly silent and impressed. Not seldom, indeed, his utterance rises to simple grandeur."

About Roberts, in his best lyrical moments, is that northern melancholy, and sense of mystery and wonder, from which only the poets on the polar side of the Great Lakes, in this century at least, seem able to catch an inspirational mood. It is a purely New World note, caught, perhaps, from our aboriginal red man himself. For what, indeed, does the land of Austin and Tennyson, the crowded little island of gardens and roses and nightingales, know of the lonely frontiersman, who—

"Hears the laughter of the loon
Thrill the dying afternoon,—
Hears the calling of the moose
Echo to the early moon,
And he hears the partridge drumming,
The belated hornet humming,—
All the faint prophetic sounds
That foretell the winter's coming."

But, both happily and unhappily, the first poet of our Dominion has a note more universal, a note that, making him individual and broad, renders him comprehensible to the outlander. For, as I wrote over seven years ago, in speaking of that now-silenced voice* which lies in an ironically humble, and piteously neglected grave at Ottawa, "Mr. Roberts still remains the most scholarly of all our Canadian poets."

* "A Glance at Lampman." —*The Canadian Magazine.*

THE LONESOME AUTUMN WOODS.

The trees, perhaps, are just as green, the flowers just as fair
As those that grew in summer time, and pure the Autumn air.
The saucy chipmunks come and go, the squirrels frisk and play,
But still the woods seem lonesome-like with all the birds away.

The grass is just as thick and soft, and just as smooth the sod,
And by the path in gleaming clumps there grows the golden rod,
But yet the picture something lacks, the stillness in the air
Half robs the scene of all its charm, and makes it seem less fair.

The spring where oft you've quenched your thirst when parched by summer's heat
Runs cooler now than then it did, its waters pure and sweet;
The breezes bend the waving limbs, each beckons you to stay,
But still you find it lonesome with your feathered friends away.

The high hole's stub abandoned stands, and by the river's edge
You see the marsh wren's happy home deserted in the sedge;
The bobolink has flown afar, and from the gloomy swamps
No more the wood thrush calls to you thro' evening dews and damps.

And as you make your last adieus till summer comes again,
And leave your old haunts to the snows and to the autumn rain,
You linger for one last, fond look, you almost fain would stay
But, hang it; 'tis too lonesome-like, with all the birds away.

H. D. Carman.

343 [illegible] Street, Toronto.

THE GREAT SOUTH DRIFT

THE STORY OF A MAN WHO THOUGHT

By HUBERT McBEAN JOHNSTON

"I TELL you there's no such word as 'can't,'" asserted Haliburton emphatically. "It *can* be done, and what's more, we've got to do it! This is November, and if we fail this time, it'll be impossible to get our logs through the mills before May. The only way is to have them sawed during the winter, and if we don't get them down there within two weeks, that's out of the question.

"Very well, then," said Murphy, in disgust; "it's up to you. Our first raft is spread along the Huron shore, clean from the mouth of the river at Point Edward up to where Kemsley's fish nets knocked it to pieces. To-day, here's a telegram from Forest saying that the second one is holding down the sand all around Kettle Point. It'll take a month in the spring to pull these two off, and if we pile up a third, we might as well quit the job at once; there'll be no profit in it."

The situation was an awkward one. Murphy and Haliburton had contracted for the re-building, lengthening, and widening of the St. Clair Canal at the foot of the St. Clair River. According to specifications, navigation must not be impeded. This meant that the great bulk of the work must either be put through late in the autumn after traffic suspended for the winter, or else very early in the spring before the season opened. The firm had meant to begin operations in December, and toward that end had secured timber limits up around the Georgian Bay on a tributary of the Moon River. It was their intention to divide the preparatory work between the months of December, and the following March and April. Navigation would then be closed down altogether.

A hot, dry summer, however, had frustrated all their plans. The little stream upon which they had counted to float their logs to the deeper waters of the Moon, had fallen lower and lower, until in May, the month in which they had calculated to build their rafts, it was a mere driblet, incapable of floating even a single log. All summer it had remained at a low ebb, and it was well toward the end of September, before it rose to sufficient height to be of any use. As a result it became necessary to wait until early in March before operations could be started, and then push them through during that month and April. While they would not be nearly completed when navigation started, about the end of the latter month, they would at least be in such shape as to allow a clear passage for vessels. They would then be able to finish the work by the September following, within the time limit of the contract.

To accomplish this plan, it would be necessary to have their timber on the ground at a very early date. The only feasible method of attaining such an end would be to run their rafts from the mouth of the Moon late in the fall. This would give the Sarnia mills time to saw them through January and February.

Two attempts had already been made, and both had failed. Autumn gales were raging, and first one raft and then another had fallen foul of the nets which lined the Lake's lower shore, and had gone to pieces on the beach. The only thing left to do was to let them lie there until the spring following, and start out another raft in the meantime.

"Our two best foremen have fallen down on it," grunted Murphy. "If they can't do it, I don't know who can."

"I do," repled Haliburton. "How would young McNaughton, the time-keeper, answer?"

"I suppose he'd be better than no one," said Murphy doubtingly. "However, if you think he's any good, you'd better call him in and we can have a talk with him."

"McNaughton," said Haliburton when the time-keeper entered, "Mr. Murphy here wants to know why it was that Simpson and Joregson were not able to run their rafts to Sarnia without spilling them along the shore. Can you tell him?"

"I don't know, sir; I've never been over the route."

"You are of the opinion, then, that the trouble lay in the route; not the men?"

"I don't know, sir."

"Is there anything you do know, young man?" questioned Murphy curtly.

"Enough not to criticize what I've never tried myself, sir."

"McNaughton," said Haliburton, very quietly leaning across the table and flicking the ashes of his cigar with infinite care; "the question is just this: Can you run a raft to Sarnia safely?"

"Yes, sir!"

There was no trace of indecision now, nor was there the least suggestion of bravado. The words were uttered with an air of quiet, simple confidence, and carried conviction accordingly.

"You've guessed the riddle right," cried Murphy. "That's the answer! When will you be ready to start?"

"It'll take a week to get the logs ready."

"Neither Joregson or Simpson took more than half that time," commented the contractor. "A week's an awful long time."

"It's the best I can do."

"All right," said Murphy shortly, "do it your own way, only for goodness sake, get it done. Make a start on it as soon as you can."

McNaughton wasted no time. Within an hour, he had his gang picked for the undertaking. For his right hand man, he chose Long John Anderson, both by reputation and demonstration, the best raftsman on the shores of the Georgian Bay. French Pickett, Pete Lacroix, Harry Lomass, and George Currie formed the rest of the crew. Of the five, two were English, two French and one Scotch, and a greater set of daredevils were never gotten together in any lumber camp.

"I'm thinkin' they're a mighty brash lot to try runnin' a raft," croaked Simpson, when Murphy questioned him. "They'll find some raw winds to beat along o', an' it's more stayin' power than pluck that'll count. Seems to me he'd a done better to got a bunch o' Scotchmen."

"Leave it to the boy," said Haliburton, coming up at that moment; "let him do it his own way. Then the credit or blame—whichever it is—will all be on his shoulders."

McNaughton took no chances. From the very moment the first logs were lashed together into a boom for the side work of the crib, he and his men put in their days on the slippery timbers directing operations. Chance was an unknown quantity; care counted every time. Not a bolt or chain anywhere got past the eye of some one of the crew, and not a main lashing was there in the whole raft, but what McNaughton saw himself. Never was raft so carefully put together.

The raft was a large one, the heaviest of the three that had been sent out. When the other two had been sent down, it had been the intention to follow them up later with others. Now, such a course was out of the question; the season was too far advanced. In another two weeks the winter would be on, and then it would be impossible to get a raft together, much less send it out. Enough timber must be on hand in the spring to keep the men going until the Lake opened up, and unless every stick necessary was gotten now, there was little use in taking any. The hour for half-measures was past; it was sink or swim this time.

Saturday morning, the last boom was firmly lashed into place. There was little expectation in the lumber camp that a start would be made that day, however. Outside, a stiff gale was piling the white-caps one after another on the shore.

"When do you think you'll be able to get out?" asked Haliburton. "Weather's not very favorable looking."

"I've just told the tugs to be ready at noon, sir."

Haliburton whistled and smiled under his moustache.

"I'll bet he pulls through," said he to Murphy. "I'll gamble, we get a telegram inside ten days saying that 'That there mess of logs is lying in Sarnia Bay.'"

The other snorted.

"It's more than likely that any notice we get will come from the coroner," answered the unbelieving Murphy.

Hardened as they were, and accustomed to taking heavy risks, McNaughton's crew were astounded when they learned of his intentions.

"A storm on the trip wouldn't be nothin' at all," grumbled Lomass, voicing the sentiments of the rest; "but this startin' out right in the very teeth o' one's something I never 'ave seen done afore."

Long John Anderson took it on himself to remonstrate with McNaughton.

"Why not?" expostulated the young foreman in reply, and that was all the satisfaction he gave them.

But none of them backed out. McNaughton's offer of high wages was too strong a bait.

"The pay's big," Anderson told them. "You've got to take some chances for it. If there weren't no risk, there wouldn't be half the money in it."

Then McNaughton played his trump card —played it in the form of a telegram to the Sarnia Bay Mill Company. It read:

SARNIA BAY MILL CO.,
SARNIA, ONT.

Am leaving here with extra heavy raft to-day. Will not require assistance until I reach Kettle Point, but you had better meet me there with two tugs.

McNAUGHTON.

"I've got an idea that'll prove more important than all the good spikings and lashings we've made this week," said he. "And we've made some mighty good ones, too," he added, reflectively.

It was just twelve thirty when they started. The tugs puffed, the timbers groaned and squeaked, and they swung slowly out into the current of the Moon. Once started, it went easier, and, in the placid waters of the river, the pulling was fairly light.

In an hour they were in Georgian Bay. At first the difference was slight; but, as they gradually drew away from the shelter of the shore, the gale increased. The wind was bitter, and the men, crouching around the boilers of the tugs, tried to keep warm. McNaughton stayed in the pilot house of the front tug, and directed operations until they were out of sight of land.

So strong was the gale from the north, it took them a full four days to beat across the bay. Under ordinary circumstances, they might have accomplished it in less than half that time, but with the necessity of keeping well up to clear the point, and the extra large raft, it called for considerably longer. Once out in Lake Huron, the work was comparatively easy. The gale, instead of abating at all, had ripened into a shrill November blast, and a course held due across for the American shore would drive the raft almost to its destination. The force of the wind and the current would carry it down.

"I don't reckon we'll have much trouble till we get near Kettle Point; but we'll have some tall hustling to do then if we ain't going on the net stakes," said McNaughton.

It was late Thursday afternoon when they sighted the Point. The waves were piling high over one another. Billow after billow broke its crest across the timbers, and swept shoreward. The tail end of the raft was washed in toward the beach, but the front, guided by the stronger tug, kept well out toward the horizon. Yet, puff and pull as they might, the stern north wind was stronger than they.

The night closed in dark and cold, and the wind increased to almost a hurricane. The danger was hourly growing nearer. The tugs were pulling valiantly, but the task was simply beyond their capabilities. With herculean strength, the Lake tossed them about like corks. Not a man dozed; the crisis was certain to come within the next twelve hours, and all were awake and waiting to meet it.

Great mountains of water piled up toward the north, and came dashing down upon them. With tremendous rushes they hurled up into seething, hissing masses, and then swirled over the timbers. Time after time, the enormously heavy bunch of logs was tossed into the air on the top of a giant breaker, as if it had been so many matches. Then, as suddenly, it would slide away into the roll of the wide trough, and, like a living thing, lie shivering and trembling in dread agony of what the mighty waters' next attack would accomplish. The night was

pitch black, not the faintest glimmer of the moon could be discerned.

Through the interminable darkness McNaughton watched anxiously for the first suggestion of daylight. At last it came. Toward the east a long rift widened in the clouds, and behind the pale blue of the sky was visible. The gale slackened down for an hour or so, and there seemed to be almost a prospect of calm weather. Then the clouds closed together, and, as if making up for the temporary lull, the tornado hurled itself on again with greater force than before.

Lomass touched him on the arm.

"See there," he shouted, pointing. "Them's net stakes over yonder. We're about a mile off 'em, and anyhow we'd miss those even if we was swept in. But we're almost sure to hit the next ones lower down."

Away to the left, they could see the shore about two miles distant, and nearer by fully half that, the deadly net stakes. Once on them, the raft was as good as lost.

"If the Sarnia Bay's tugs don't show up soon, we're gone gooses," replied McNaughton. "Have the tugs pull straight out. All we can do is to hold off now."

The tugs swept round and headed directly out to sea. Their bows cut deep into the hollows of the waves and the icy spray dashed in torrents over their decks. For two hours they pulled, and, for a time, it looked as if they were gaining. Then they passed the next net. The stern of the raft cleared it by not more than fifty feet!

"We'll be half-way up the next line o' stakes," growled Currie; "an' then it'll be all hands to the tugs, an' cut loose quick if we don't want some holes punched in. A land on a net stake, or a big log head on into our hull, 'll sink us sure."

"Crowd on every pound of steam the boilers will hold," ordered McNaughton. "We must keep outside the next stakes at all costs; then, after we pass that, there isn't another for a mile."

All at once something jerked. The cable on the rear tug had snapped like a flash, every man on the raft was running for that end. The tug, suddenly released, had pulled away from the timbers, and was now doing her utmost to get back. By the time the damage was repaired, over fifteen minutes of valuable time had been lost, and they were almost on the top of the stakes.

Then Long John made a wild jump for safety. The raft had struck! The stake came up through the timbers right where he had been standing. Two logs floated loose, and drifted off toward shore. But, after all, the net-stake proved their salvation; it held them fast.

For over three hours the net stake was all that stood between them and certain destruction on the beach. This way and that it swayed with the wild rushes of the water; but, despite the most frantic drives of the gale, it remained firm enough to hold them. Noon came around, and the men, gulping a bite to eat, hurried outside again to be ready for the crisis whenever it might come.

It was not until the hands of McNaughton's watch had passed two that relief arrived. Then Lacroix sighted two tugs in the west making through the water as fast as steam could drive them. It was a full hour later, however, before they were fast to the raft, and not a moment too soon either, for, as the last lashing was completed, and the first strain taken, the net stake, swayed by the tremendous load it had been supporting, gave way, and toppled over.

As evening fell, the lighthouse at the "Rapids" loomed up into view, and as dusk turned into darkness, the four tugs, two in front, and two behind, guiding the raft between them, went flying down into smooth water and the St. Clair.

McNaughton had made good his promise.

* * * * * * *

"McNaughton," said Haliburton, "we need a superintendent to look after this work who's got sense enough to see a little ahead of the game, the way you did when you ordered those tugs to meet you. The fellow with brains enough to see that things are done right is a better man for this kind of a job than the chap that tries to do it all himself. We'd like to have you take it What do you say; will you?"

"Thanks!" replied McNaughton. "If you're willing to take chances on me, I'll tackle it. But I thought—"

"Yes," interjected Murphy, "that's just the reason we want you."

A Chicken, Unhatched

By Hopkins J. Moorhouse.

THE whole village giggled as it had never giggled before in all its giggly existence—but, of course, that was afterwards when it heard about it.

People said things about the Misses Henny—made-up things, mind you, for as fast as unsatisfied curiosity grows, and that is pretty fast, imagination grow every bit as fast, and sometimes faster. They told stories to the new minister when he came in July, but he only smiled as ministers do sometimes when they take pinches of salt with things. It was true, though, that the Misses Henny lived by themselves, and kept a two-barrelled shot-gun, and a big, white bull-dog, whose inherent ugliness was only surpassed by his reputation for viciousness. There were spikes and broken glass on the top of the stone wall that surrounded the place, and half the windows in the big house were boarded up; the rest had bars across—that was true also. On the adjoining pasture, there was an old empty house where a man had once been murdered, and nights when the wind was high, there were strange cries and things. The Misses Henny themselves wore checkered aprons and funny blue sun-bonnets all the year round, never went near a church, and only to the grocery when they had to. They were said to be wealthy. Ann C. F. was reputed older than Elizabeth E., and was decidedly thin, so that her sister was comparatively stout.

The advent of the new minister furnished the village with a universal topic of conversation, and even Elizabeth E., who had gone to the grocery, came back with a smattering of the general talk.

"And they say he ain't married," she remarked to her sister, who was hanging out some washing.

Ann C. F. had a clothes-pin in her mouth, and she grunted like this: "Kugh! He'll be some young know-all jest out o' school for the giddy things to go sparkin' after, you mark me. It's mighty cool we'll be with the likes o' that, Lib Henny."

"He's English Church, though, and mebbe he'll be comin' in here sometime—"

"An' he won't stop long," snapped Ann. "Prinney never did like preacher folk, did you, old doggie?"

Elizabeth gasped. "Why, you don't mean to say as you'd sic the dog on the minister, Ann Henny?"

"An' you don't mean to say as you want any young noodle-headed, stuck-up, psalm-singin', long-tail hangin' 'bout this place?" retorted Ann. "I should think—"

"I said nothing of the kind. Little fear of any civilized body wantin' to hang about *this* place," and there was a trace of bitterness in Elizabeth's voice. "But I do say as we could stand bein' more civil to folk, if not more sociable like."

"If folk'd on'y mind their own concerns, things would be consider'ble more smooth, Lib Henny, an' I jest tell you aforehand, if that preacher comes pryin' round here after he's showed his nose the oncet, he'll find Ann Henny won't put herself out to keep the dog tied up, so there!" saying which she whisked up the clothes-basket, and went into the woodshed.

One sultry afternoon shortly after this, Miss Ann took her sewing out under the trees near the front gate. Here she had a view of the road as it wound up from the village. A man in an empty waggon nodded to her good-naturedly as he drove by, then went rattling down the hill, and rumbled over the little bridge across the creek, leaving a trail of dust to drift off lazily over the pasture. Ann's eyes wandered to where Irene was languidly chewing her cud beneath the shade of the poplar row, then to the old white horse with the lame foot at the upper end of the field. A few ducks were floating about the little frog pond near the road, but there were no noises: it was a drowsy afternoon.

She had reached a difficult bit of stitching, so that he was quite close up before she noticed him. Not so the dog, who bounded

from his sun-bath on the doorstep, and streaked down the path, the minute the stranger turned in at the gate.

"Prinney!" shrilled his mistress. "Watch out you!" The man was coming right in fearlessly, and she was amazed to see the dog suddenly circle off from the intruder, and presently stop growling. She looked with interest at the individual who could thus control the brute, and for the first time noticed the clerical cut of his coat.

"Miss Henny, I presume?" he inquired, lifting his straw hat. "Allow me—" and he handed her his card. "Fine dog you have there, madam."

Ann stared, then read the name again. It was the new minister, and he was on the far side of forty, and the dog was letting him stroke his head.

"I have just assumed my new duties as rector of your church here, and am making my initial round of calls, Miss Henny," said he. "It is rather trying, this becoming acquainted in a new parish, but I hope soon to know you all, and we will get along well together I am sure."

Ann was surprised to find herself smiling and nodding, but he was so polite and had such a nice way of including a person with the rest—"you all." The Hennys had always been so isolated from the community, that an unknown chord in Miss Ann's nature was strangely touched.

"Come up to the house an' rest a bit, Mr. Cox; it's terrible warm. Prinney Henny, get out o' this, you bad dog. It's an eternal marvel he didn't take a nip out o' you, sir; he once tore the boot clean off a tramp. Lib says we shouldn't keep such a vicious dog, but, bless me! there's odd 'ns in the world, an' Lib's one of 'm; she has notions, an'—you must come up an' see Lib. I guess she's pretty mussy for she's scrubbin' out the shed, but she can put on a clean apern an' then you won't mind so much."

The minister came away that afternoon with the conviction that the Misses Henny were not as black as they were painted, and that their raspberry vinegar and cookies were the best he had ever tasted.

They both watched him through a hole in the window-blind till he disappeared, then Elizabeth sat down on a stool and looked at Ann, and Ann sat down in a rocker and looked at Elizabeth.

"Well?" she asked.

"Well?" echoed Elizabeth.

"Lib, we can trust 'm if the dog can."

"Of course we can."

"Did you say he—a—wasn't married, Lib?"

"That's what Betsy Gillies said."

Sunday came, and a wonderful thing happened; the Misses Henny went to church for the first time since they had quarrelled with the former minister, eight years before. The village raised its eyebrows and wondered. But, if it was astonished to see the "old maids" in church, it was nothing short of amazed during the months that followed, for Elizabeth E. took to teaching in the Sunday-school, and won the hearts of the worst class of "young uns" there, while Ann C. F. actually helped at the annual tea-meeting. It was all so strange and sudden, that nobody could account for it. Some whispered that the new minister had something to do with it, for he had got into the habit of calling quite frequently at the Henny place.

The change in their lives meant a great deal to Elizabeth. She had always recognized the crabbedness of their former life, and lamented the dissensions that had estranged their family after their parents' death. She was far happier now in knowing that a few sick people and the children looked for her little attentions. Mr. Cox, too, appreciated any efforts that might be made to forward the church work, so that it was a real pleasure to help.

As for Ann—to her sister she had boldly confided that she was out after the minister's heart. She laid a deliberate plot to capture it. She sent away for complexion tonic, and medicated soap, and hair restorers. She hunted out an old French grammar, and memorized idioms until Elizabeth told her in disgust not to make a laughing-stock of herself. So confident was she of success, that, when the young people began to look forward to February the 14th, she could talk of nothing else than what kind of valentine Mr. Cox would send her.

Elizabeth laughed at her, but when the day did come around, and Ann ran in with a paper box under her arm, trembling with

excitement and the rapidity of her walk home from the post-office, she did not laugh. It was a beautiful lace paper affair, embossed with rosebuds and true lover's knots, and contained screens of gauze over white satin, that opened on a Temple of Love, wherein a gift heart was revealed pierced by two arrows. Circling this were the words:

"If you'll be myne,
I will be thyne,
And so good
Morrow, Valentyne."

"Oh, Lib! Ain't that jest—Land though! of all the pretty things!" She fairly bubbled with excitement. Then she turned it over to see if the price had been rubbed off.

"Do—d' you think Mr. Cox sent it, Ann?" Elizabeth spoke with a strange quietness that made Ann look at her.

"Course he sent it. Oh, the dear, dear man!"

"It ain't his writing."

"Course it ain't, you big booby. He got the storekeeper in town to send it. Why you ain't thinkin' folks is goin' to play jokes on a body with this kind of valytine? Their fortunes would soon be ruinated if they did—why, look there! it cost four dollars!"

The fact that Mr. Cox was away on Bible Society work was the only thing that prevented Ann from writing him a letter. She did not know his address, however, so settled herself to await his return, and talked incessantly to Elizabeth, who became peculiarly silent as the days passed. The day the minister got back, a few weeks later, she talked over every detail of her wedding-dress, and, after tea, sat down to write her letter of thanks and much love.

Elizabeth washed the dishes, and, in the twilight, stole upstairs to her room, and sat down at the open window. She often did that when she felt lonely; she had long ago learned that the world has an ugly habit of getting along without one, and had grown accustomed to strange aches in her throat.

He had been so attentive to her that day of the picnic when she had first dared to like him so much, but she might have known it was only because she was Ann's sister. She gazed away over the meadow, to where the night glooms were clustering in the creek bottom, and there seemed a mellow kindliness in the moon-man's big, lop-sided face as he came and peered at her through the lace-work of the trees. She sat there for a long time, listening to the frogs, and breathing the fresh softness of spring in the night breeze.

The following evening, Elizabeth was standing at the front gate, when Ann came down the path with a paper box in her hand.

"Lib, I'm jest going to slip over and show it to Betsy Gillies. I won't be gone on'y a minute an' you can see that things is locked up for the night, an' the cow let into the pasture."

She called the dog, fastened a piece of clothes-line to his collar, and, without heeding her sister's criticism of what she was about to do, hurried off up the road.

Elizabeth stood watching until, in the dusk, Ann's form had faded into the gray of the road. She was about to turn back to the house, when she caught the sound of footsteps approaching from the direction of the village. Curiosity prompted her to see who the individual was, and her heart gave a queer jump as she recognized the minister. He was turning in at the gate before he noticed her.

"Ah, good evening, Miss Henny." Then, as he perceived which of the two it was, he quickly opened the gate, and it clicked shut behind him. "I have been waiting all day for an opportunity to come up and see you," he said.

"My sister has just—"

"It is rather late, I know, but I so wished to see you that I could not wait till to-morrow, and so—"

"It's not Ann, Mr. Cox, it's me." He was very stupid not to see he was talking to the wrong one; she was conscious that she was trembling, and wondered vaguely what made her do that. "Ann has just this minute gone up the road to the Gillies' place, and if you hurry up you'll easy catch her, Mr. Cox."

Instead of being eagerly off out the gate, he deliberately leaned against it.

"Pray, why should I run after your sister? Do you want to get rid of me so

very much?" He laughed quietly at her confusion. "I came up here to-night because I have something to say to *you*, Lizzie—"

She started as if struck. He took her hand, but at once she snatched it away and stepped back with a frightened look. Her heart was throbbing so that she could scarcely think.

"Oh! No, no, no!" she cried. "There must be some mistake! I—I—the—the—valentine!"

"Yes, I sent it. I thought at the time you would guess that, so I—"

"But—but Ann!"

"It was only to-day I discovered that the bookseller in town had carelessly blundered the names."

"O—h! And you—you really meant it for me, and—and haven't been coming here to see Ann at all!"

Silently he took a letter from his pocket and tore it up, the pieces fluttering to little white spots in the grass. And then—

Then the moon rose, and somewhere up the road a dog barked.

CANADA.

Comes a maiden o'er the mountains
In a chariot of air,
Singing, singing thro' the woodlands,
Fruitful plains and everywhere.
And the delvers and the reapers
Hear her song that floateth free.
Lustily they swell the chorus—
Sons of Peace and Liberty.

Should a doughty neighbor woo her,
Courteously she'd answer "No, sir.
You shall be my Darling Brother,
But I will not leave my Mother.
Oh! no, no!

She hath diamonds in her girdle—
Diamonds seven, with settings fair:
Thro' the world their rays are flashing,
Flashing, flashing everywhere.
And from ocean unto ocean
Rideth she in state and power,
While her song in ceaseless rhythm
Gladdens every passing hour.

Should a doughty neighbor woo her,
Courteously she'd answer "No, sir.
You shall be my Darling Brother,
But I will not leave my Mother.
Oh! no, no!"

Gems upon her hands are sparkling,
Snowy pearls her neck adorn,
And her locks—her gleaming tresses—
Gather up the mists at morn.
Now her skirts perchance are sweeping
Veins of gold for mint and till:
But her song is ever sweetest
By the farmside and the mill.

Should a doughty neighbor woo her,
Courteously she'd answer "No, sir.
You shall be my Darling Brother,
But I will not leave my Mother.
Oh! no, no!"

FLORENCE LIFFITON.

VIEW LOOKING EAST FROM ST. PAUL'S TOWER—LONDON.

LONDON—THE FOREST CITY

BY J. MACDONALD OXLEY

THE secondary title of the thriving city which forms the subject of this article has a double significance. It refers both to the past and to the present, for London was founded in the heart of the forest, and it is still so rich in splendid shade-trees that, in the height of summer foliage, they bid fair to hide the houses from sight.

If Lieutenant-Governor Simcoe had had his own way, London would have been the capital of Upper Canada. In 1791, he wrote as follows: "For the purposes of commerce, union, and power, I purpose that the site of the colony should be in that great peninsula between the Lakes Huron, Erie and Ontario, a spot destined by nature, sooner or later, to govern the interior world. I mean to establish a capital in the very heart of the country upon the River La Tranche."

The present river Thames was known as La Tranche at that time, and Governor Simcoe's choice of a site for the future capital certainly had much to recommend it from the strategic point of view, as in event of war with the United States it was well adapted for defensive, as well as offensive, operations, being mid-way between Niagara

CITY HALL, LONDON.

and Detroit. But he went away to England in 1796, not to return, and his superior officer, the Governor-General, preferring Little York, on the shores of Lake Ontario, conferred upon it the honor and advantage of being the capital of the colony, the sequel of this choice being the present metropolis of Toronto.

It was not until the year 1826 that the site selected by Simcoe was surveyed, and the first house built thereon, the enterprising occupant being a Scotchman, who called his rude shanty an inn, although the accommodation for travellers consisted chiefly of a whisky bottle on the stump of a tree near the door.

The growth of the place was not at first very rapid, but eminently substantial. By [illegible] five churches, seven licensed taverns, and a host of shops that were quite "departmental" in their character, as they kept a little of everything.

The stages of London's development may be thus briefly indicated, our authority being Dr. C. T. Campbell, President of the Historical Society. In 1848 it was incorporated as a town, having then nearly 5,000 inhabitants. Six years later it became a city, the population having risen to 10,000. Between 1885 and 1898 London East, South and West were annexed, bringing the population up to 38,000, and now, at the time of writing, there are quite 40,000 inhabitants within the city limits.

The situation of London is both beautiful and advantageous. It lies in the lovely valley of the Thames, and is the centre of what is perhaps the richest agricultural region of the Province. While not possessing any structures of great size and cost, or of impressive architectural importance, it

REPRESENTATIVE MEN OF LONDON, ONTARIO.

CUSTOM HOUSE—LONDON.

wears a general appearance of substantial prosperity and solid comfort, that is very convincing and attractive. Curiously enough, among its chief industries are those whose products contribute to the good cheer of the race, such as biscuits, candy, cigars, cured meats, and the like.

In the output of cigars London is surpassed in Canada only by Montreal. There are nearly a score of factories whose fragrant wares go up in smoke all over the Dominion. Just why this should be so is not very clear, as, of course, the whole of the raw material has to be imported, and the necessary labor is certainly not cheaper here than in other Western cities; but the fact remains, and as a natural correlative, we find the business of manufacturing the cigar boxes, as carried on by Mr. Adam Beck, the present Mayor of the city, and known all over the Continent as an owner of, and authority upon, thoroughbred horses—is an extensive and profitable one.

In biscuits and candy, the leading manufacturers are the McCormick and the Perrin companies. They both have very large plants, and the toothsome dainties they put forth from them have an established reputation for excellence from one end of Canada to the other.

For more solid and substantial fare, one may turn to the Canadian Packing Company, whose name sufficiently indicates the nature of its product. With the best of

ASYLUM—LONDON.

Y.M.C.A.—LONDON.

material coming in from the surrounding district, which is so favorable to the raising of cattle, sheep, and swine, this company has no difficulty in maintaining a high place in its class.

London having such importance as a source of good things to eat, it is only natural that it should also supply the wherewithal to wash them down; and, accordingly, it includes among its establishments two breweries of wide renown, viz., those of Carling and Labatt, whose liquid wares are in great demand.

It is not enough to have ingredients of the best quality in order that one may have

PUBLIC LIBRARY — LONDON.

satisfactory food. An essential factor in the desired result is a thoroughly good cooking stove or range, and here again London is ready to supply the need. The McClary Manufacturing Company, with head office and works of vast proportion in London, and large branch establishments in Toronto, Montreal, Winnipeg, and other cities, covers the entire field of cooking and heating appliances, and leaves certainly no excuse for anyone to go cold or hungry who can avail themselves of their offerings in this line.

Two flourishing establishments for the treating of iron and steel in different ways are Leonard & Sons, makers of boilers and engines, and White & Sons, whose specialty is portable and traction engines. Among other important manufacturing enterprises are the Globe Casket Co., and Gorman, Eckert & Co., who supply spices to a wide area.

London also ranks high as a centre of the wholesale trade, with immense connections throughout Ontario and the North-West. Such houses as Robinson, Little & Co., Struthers & Co., and Dickinson, Nicholson & Co., send their dry-goods and millinery clear through to the Pacific Coast, as do A. M. Smith & Co., Masuret & Co., and Elliott, Marr & Co., their groceries, and the Hobbs Hardware Co., their hardware.

With big firms employing so many men "on the road," London, naturally enough, is the headquarters of the Western Ontario Commercial Travellers' Association, which has over five hundred members upon its roll, and is a prosperous and influential organization.

In the matter of railway connections, London has good cause to be content. It is one of the most important divisional points of the Grand Trunk, whose extensive shops are in the suburbs, while three other roads, viz., the Canadian Pacific, the Michigan Central, and the Lake Erie and Detroit River pass

DUNDAS STREET, LOOKING EAST—LONDON.

CENTRAL AVENUE, LOOKING EAST—LONDON.

RICHMOND STREET, LOOKING SOUTH—LONDON.

G.T.R. STATION—LONDON.

NORMAL SCHOOL—LONDON SOUTH.

through it, so that one may travel to all points of the compass by satisfactorily direct routes.

This completeness of railway facilities, combined with the surpassing richness of the country round about, explains the magnitude and brilliancy of the Western Fair, which comes second in size and success only to the Queen City's great annual exposition. This fair is held every autumn on the spacious and beautiful grounds permanently appropriated to it, and each year shows improvement in the number and quality of the exhibits.

The London street car system is an excellent one, and the lines extend far into the suburbs. There are also several radial lines which reach more distant points.

A branch of the street-car system that does an immense business during the hot months is the one running to Springbank, where there is a lovely summer resort and park. It is from splendid springs, which gush out among the surrounding hills, that the water supply of the city comes, and very clear, cool, delicious water it is, although it has the disadvantage of being troublesome in boilers owing to its hardness.

London is not only a business and a railway centre, it is also a military centre, being one of the few places in the Dominion where a division of the permanent corps is stationed. These are quartered at Wolseley Barracks, and there is a Military School carried on, which officers of the volunteer and militia regiments attend for courses of training.

Although the financial resources and transactions of London, as may be easily understood, are of very large proportions, there is no local bank, the banking business being effected through branches of the Bank of Commerce, the Bank of Toronto, the Molsons Bank, the Merchants' Bank, the Bank of Montreal, and the Bank of British

North America, all of which occupy handsome buildings in the centre of the city.

London had a bank of its own once upon a time (1886), but it had only a brief and disastrous career, and no repetition of the experiment has been attempted.

A distinctive feature of London is that so many of its people own their own homes, It is not a city of tenements, but of self-contained residences, surrounded by well-kept lawns, and shaded by splendid trees. There are neither slums, nor specially pre-

WOLSELEY BARRACKS—LONDON.

In loan and saving companies, however, it is decidedly strong. The Huron and Erie, one of the largest and soundest institutions of the kind in the country, has its headquarters here, and there are also the

tentious districts, in which residence is an index of social status. All parts of the city are alike eligible. Squalid sections and haunts of vice are happily absent.

The particular conformation of the city

HURON COLLEGE—LONDON.

Ontario Loan and Debenture, the Dominion Savings, the Agricultural Savings, the Canadian Savings, the London Loan, the London and Western Trusts, the People's Building and Loan, and the Birkbeck Loan Companies.

assures its salubrity. According to official returns, it is the healthiest city in the Dominion, and altogether it may justly claim to be one of the places most greatly to be desired on this Continent, in which to spend a prosperous and peaceful existence.

DUNDAS STREET BRIDGE—LONDON.

LONDON—LOOKING WEST.

NO. 1 STATION FIRE HALL—LONDON.

MARKET, LOOKING NORTH-EAST—LONDON.

COLLEGIATE INSTITUTE—LONDON.

SCENE, VICTORIA PARK—LONDON.

SPRINGBANK ROAD, LEADING TO LONDON.

SPRINGBANK—NEAR LONDON.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

JAIL AND COURT-HOUSE—LONDON.

A Garden Dialogue

"My, I've been rushed to-day," complained the can.

"I've been rather pushed myself, "remarked the lawn-mower, "This grass makes me tired. It's the greenest thing I've seen in some time," he continued, "Here it stands, out in the sun and rain, growing greener all the time, and then it is terribly cut up if I happen to be a little sharp with it."

"Well, it's the gardener I blame for all my troubles," sighed the can. "If it weren't for him I wouldn't be full so often; and then he is so rough with me, I am frequently very much upset. The rose was very much nettled with him the other day, he was so cutting with her; just as she was nodding at some very well read English cherries, over the garden fence, he came along with his friends the shears and nipped her sweet smile in the bud."

"I saw him, just yesterday, in company with a toothless old rake," the mower observed.

"Yes" sighed the can, "and when I chided him about it, he said that he had seen me, hanging on the arm of a tree whose reputation was decidedly shady. I have an iron constitution, but this will wear me out; but I don't expect much sympathy from you, you're such a rough blade yourself."

—Jas. P. Haverson.

"CANADA by reason of its vast geographical extent—its area is more than thirty-five times as great as that of the British Isles—its inexhaustible mineral deposits, its unrivalled fisheries, its limitless forests, grazing lands and wheat fields, its bracing climate, and above all its free institutions, the Dominion of Canada seems marked out to be one of the great future homes of the Anglo-Saxon race. What the United States now is, the Dominion seems destined at a time not very remote to become."

PHILIP VAN NESS MYERS

Formerly Professor of History and Political Economy in the University of Cincinnati; Author of "A History of Greece," "Rome: Its Rise and Fall," and "General History."

The Dryad

By Elizabeth Roberts MacDonald

It was mid-September; the hills behind the little sleepy town were sweet with fern, and touched here and there to brilliance with the vivid red and pale clear gold of maples in their autumn dress. The air was full of sparkle and vitality, yet with a faint foreboding of mysterious change.

It was Ralph Winslow's last day in Fredericton. The week before, he had graduated from the grey old college "standing halfway up the hill;" to-morrow, he would have begun the voyage of young manhood in quest of fortune and adventure. This was his halting-place, his time for looking backward with the inevitable regret, forward with indefeasible uncomprehended hope.

The hill-top meadows lured him on and on; he reached a part of the uplands that he had not visited before, and threw himself down on the grass to enjoy the perfect air, and the great over-arching dome of blue and pearly sky. He had gone far beyond the familiar first and second cross-roads. Now he lay facing a beautiful, and very symmetrical grove of spruce and fir; beyond that was an open space, and then thick woods extending to he knew not what far fields. While he gazed at the grove, the branches parted, and a girl stood there, holding back the boughs and looking in deep admiration over the landscape. She did not see him at first, and he held his breath and lay still. The picture she made, standing there in her wood-colored gown against the background of green, never left his memory. She had woven a wreath of immortelle, and wore it as a crown on her light-brown, fluffy hair; sprays of golden-rod were pinned on her breast. Her face was delicately flushed; her large brown eyes were full of dream, yet looked, Ralph thought, as if they could sparkle on occasion. Suddenly they left the distant scene, drooped, and met his. Ralph wondered afterwards just how much ardor was in his absolutely unconcealing gaze; at any rate, the slight flush deepened on the girl's face—she stood hesitating a moment, then moved back, dropped the woodland screen between them, and was gone!

Ralph lay still till he thought he had given this wood-nymph time to be well on her way, wherever that might lead; then he rose, and went to the grove to reconnoitre. It was quite dense, with the narrowest of paths; this he followed, and came out on a wide ferny space beyond which lay the thick woods. In these woods, opposite the path through the grove, was an opening, which he entered with a boyish feeling of adventure. It proved to be an old, long-disused road, over which now the moss grew greenly, and the branches stretched protecting arms. Ralph went on and on till at last he emerged on the outskirts of one of the little straggling hill-settlements. An old grey farm-house confronted him. Smoke curled up briskly from one chimney, as if the fire had just been lighted for tea. An alert young collie sat on the door-stone, otherwise there was no live thing to be seen. Ralph stood for a few minutes gazing, then turned disconsolately away, and began to retrace his steps toward town. That bare, grey house did not look, he thought, like the home of such a girl as he had seen; and, even if she were there, he could not very well march up and insist on an introduction! So he told himself whimsically that she was certainly a Dryad, and had her dwelling in some great ancient tree.

And on the following day he set out to seek his fortune!

Two years had passed when he saw her again. Fortune seemed not much nearer, but Ralph had done honest work, holding fast to his ideal of life, and—this last without an effort—to the memory of a girlish face framed in green branches. He intended some day, to edit a first-class magazine, and to edit it on a plan of his own that should make it the most strong, beautiful, and altogether delightful publication in the world. Later in life, much later, he would

publish books, too; and be to many struggling authors the friend, sincere, discriminating, and inspiring, for whom they long had sought. In the meantime, he did newspaper work in Toronto, studied assiduously, and wrote articles with a distinct literary charm that found their way into some of the leading monthlies.

He was on a mission out West for his newspaper, to write up a newly-opened mining district, when he caught the second glimpse of his forest maiden. The train had slowed up at a tiny way-station to let out a solitary passenger. There was evidently a summer resort near by, for though the little platform seemed set in the midst of the woods, with not a house in sight, there was a crowd of gay people there to meet the arrival—at least twenty young men and girls, with a stately chaperone, and a patriarchal *pater familias* in charge. The young people were all freakishly decorated with ferns and flowers, and carried green boughs, which they waved in greeting. Ralph was watching them with quiet enjoyment, when he saw one girl who stood a little apart from the rest, her branch of fir held droopingly, and, he thought, a rather sad expression on her face. She, like the others, was flower-crowned—honeysuckle formed her wreath —and surely he had seen before that light, fluffy hair, and that lovely forehead! Yes; she raised her eyes and they met his, it was indeed the Dryad!

Her eyes dilated, and her fair face flushed. The train moved away. In desperation Ralph leaned out of the window and frantically waved. The girl's flush deepened, but she smiled, and her whole face lit up with that, and the sparkle of her eyes. That sudden change turned Ralph's head completely, and for the next twenty miles or so he thought of nothing else. Then it dawned on him that he was really no nearer to her acquaintance, and getting rapidly farther away from her dwelling-place. When he asked the conductor the name of the way-station where only one passenger got off, that individual answered rather hastily that it was just a little summer resort—perfect nonsense their stopping there —and its name was Roseneath. Ralph turned over many plans in his mind, but the only feasible one seemed to be to stop at Roseneath on his way back, try to get board there, and leave the rest to what we foolishly call fate.

But, alas and alas, for the best-laid schemes of men! Though his business took him little more than a week, he found the summer resort forsaken, the cottages closed, and a general air of bleak desertion over all. There had been an outbreak of typhoid fever, the people at the nearest farmhouse told him; three or four of the visitors had come down with it, and had at once been taken to the nearest town; and, of course, even those whose families had escaped were afraid to stay. Having selected the kind-looking housewife for his *confidante,* and lured her out on the door-step away from her curious family, Ralph summoned courage to ask questions, and found her responsive and sympathetic. Oh, yes, indeed she remembered the young lady with such pretty light hair and large brown eyes. She was an orphan and was governess in the Mathewson family. Good to her? Yes, indeed! They seemed to set great store by her, and no wonder. She certainly was the sweetest-mannered, best-tempered, funniest young lady she had ever seen. Clever, too! My, the stories she used to tell them children! No, no, she didn't have the fever. No, indeed! Her name? Well, it was a queer sort of name—Langdom or Landen or some such outlandish word. But her given name was right pretty—she remembered that very well because it just seemed to suit her —Rosalind—Rosalind Lang—something; she should think a lady with a last name like that just ought to change it. Here, unaccountably, Ralph felt that the conversation was becoming too personal. Where she lived Adams did not know, not to say exactly, at least; but it was somewhere or other in Nova Scotia or New Brunswick, or one of them Merrytime Provinces.

With this meagre information Ralph had to content himself for the present as best he might. It was something, at least, to know her "given name." He agreed with Mrs. Adams that it was "right pretty, and seemed to suit her." Then, it was good to know that she was with friends who cherished her; that little sad look in her face had awakened

in him the protective instinct which is one of the strongest characteristics of man. So he went back to his work with fresh ardor, feeling life very well worth living, and the world a strange and wonderful place.

When the next spring came he went up to Fredericton to take his M.A. degree. The examination was safely passed, and one day still remained free before Encœnia Day, when the degrees would be conferred with imposing ceremony. How should he spend that day? The air was Eden-like with the full tide of spring; the blue river beckoned him, and the softly greening hills. He thought regretfully of all the people who had been kind to him, and on whom he ought to call, then hired a canoe and spent the morning in re-visiting his old haunts on the Nashwaak, and the Nashwaaksis. That was delightful, but still, like the clansmen of old, his "heart was in the highlands," and when afternoon came Ralph followed the lure of the hills. He went on the old trail, up and away, through pale just-opened ferns, and shrubs covered with blossom, till at last he came out opposite the grove where, that autumn long ago, he had seen the fair vision of Rosalind. Though he did not in the least expect to see her now, he was yet conscious of a feeling of blank and utterly irrational disappointment that the miracle of three years ago was not repeated. However, his part of the episode, at least, he would re-live; so he marched up to the little wood and plunged again into the deserted road.

It was more overgrown than ever, and blocked here and there by fallen trees. Ralph had not gone far when a sound like a moan caught his ear, and he paused to listen. It came again—yes, it was certainly a moan—then, as he started hastily forward, came a vigorous cry of "Help, help!" The voice was a woman's, clear and sweet. Ralph rushed forward with an absolute certainty in his heart as to whom he would find, and a dreadful wonder as to what perils surrounded her. In a minute he brought himself up with a start; he had almost fallen over her—the wood-nymph, indeed, as he had known it would be—where she lay in a curled, uncomfortable heap. She had tripped on a fallen tree, and one foot was twisted under her. At the sound of Ralph's hasty approach she lifted her head, and her face, a moment before drawn with pain, sparkled into a smile.

"I thought you would come," she said, then blushed furiously, and began to talk with assumed lightness.

"I mean—I thought *some one* would come," she explained. "I am afraid I have broken my leg—a mere trifle, you know, but rather inconvenient. If you would be so very kind as to go to the nearest house, and send help!"

Her face had paled again, and her voice shook.

"Where is the nearest house, Dryad?" Ralph asked, kneeling beside her, "and what will you do while I am gone?"

"Oh, I will wait here!" she assured him. "The nearest house is Mr. Mead's—an old, grey farmhouse; you go right on along this road till you come out on a cleared place, and there it is. But—please don't be long!"

Ralph remembered well the old grey farmhouse, and the way to it.

"There may be tramps," he said. "I won't leave you alone; you must let me carry you."

"You cannot, indeed," she protested. "I am too heavy!" Ralph laughed, remembering the weights he had lifted at college (for he had been the "strong man" of his class), and thinking how easy this burden would be to bear.

"I don't think I would hurt you as much as any one else would," he said, and Rosalind lifted her eyes to his, and answered with perfect confidence:

"I know you would not—not nearly so much!"

That settled it, and Ralph lifted her at once with the tenderest care, and set off through the woods at a swift, yet cautious, pace. She whitened to the lips with pain, and then lost consciousness. When Ralph reached the farm-house he found a stout, comfortable-looking woman seated on the door-step knitting. She sprang up and came forward with consternation on her pleasant countenance.

"Miss Rosalind!" she cried, casting the

knitting away quite recklessly. "Oh, whatever is the matter with Miss Rosalind?"

"A broken leg, I fear," Ralph gasped. "Where can I put her?"

"Here, here! Oh, my poor dear little lady! Put her right here on her own bed!" and she rushed ahead of him and threw open a door leading out of the stiff country parlor. The room they entered was cosy and tasteful—though Ralph scarcely noticed anything then, except the enormous size of the mahogany bedstead, and the snowy whiteness of its draping.

"Who can go for the doctor?" he asked, as he laid his dear burden gently on the "land of counterpane."

Mrs. Mead wrung her hands.

"There's no one home but me!" she cried in distress. "The men-folks are two miles off to a barn-raising, and Molly's gone to town with eggs! Whatever will we do?"

"I'll go!" Ralph cried. "Have you a horse?"

"Oh, yes, yes! There's three in the barn, and four saddles. Take them all—any of them, I mean! And oh, hurry, sir, hurry!"

"Give her something to bring her to!" Ralph said. "And tell me what doctor!"

"Any—any! We haven't one in particular, and they're all good," the dame cried, fairly pushing him toward the door. "And I'll get her out of the faint, don't you worry!"

So Ralph fled to the barn, saddled the first horse he came to, and dashed away at a reckless pace in search of a doctor. Alarmed though he was, he could not help smiling as he pictured himself appearing in the streets of Fredericton on three horses and four saddles, according to Mrs. Mead's directions; but he made good use of the more ordinary equipment he had chosen, and very soon returned triumphant beside the carriage of Dr. Malone, whom he had selected on the same principle as that by which he had picked out his horse.

The break—just below the knee—proved a troublesome one, and the doctor was strict in his injunctions that no one but Mrs. Mead should see his patient, for some days at least.

Ralph glowered fiercely at the doctor when he heard this dictum. Small wonder, for in five days he had to be back at his post in Toronto. His salary had just been raised, and his position greatly improved, so he felt that it was absolutely necessary not to out-stay his time. And now this fiend of a doctor—! However, he resolved to circumvent him, and went home full of hope and determination.

The next day was the great one of the taking of his degree, but now that seemed a very secondary matter. Still it would be pleasant to have those initials after his name—if Rosalind wrote to him. To such a pitch had our ambitious scholar come! In the morning he visited a florist, and secured a large delicious bunch of lilies-of-the-valley. With these in his hand he climbed the hill to the old grey house—a long walk even by the shortest road—and set to work to win Mrs. Mead entirely to his side.

This he did not find such a very difficult task. The good woman was one who believed in intuitions, though, perhaps, she did not call them by such a dignified name. She had an intuition as to Mr. Ralph Winslow, his character and attainments, which made her quite willing to talk to him freely that morning, and to promise at last that she would manage it so that he should certainly see her charge on the following day.

"You see, I must leave on Saturday afternoon," Ralph said ruefully. "It gives me very little time, don't you think?"

Mrs. Mead shook her head, and her little blue eyes twinkled.

"If it's just to make a formal call, like, and ask after the young lady's health and so on, seems as if all of one afternoon ought to be enough," she answered.

"But—dear Mrs. Mead—I thought you knew—" Ralph faltered. "*Of course* I want her to marry me—if I can ever persuade her to, I mean!"

It sounded very bald and bold to the chivalrous lover as he said it, but to Mrs. Mead it was highly satisfactory.

"Well," she remarked, with a sigh of relief, "I don't mind saying as it's just what I hoped you would say. You see, the dear little lady's not used to fighting for herself, and this life's mighty hard on gentle, clever, high-minded folk like what she is.

She just does need someone to take care of her, that's sure!"

"And you think I could?" Ralph asked with a smile. "*Well,*" she answered, "even before you told me who you were, I knew *what* you were. And as for your family, I knew your father's father, and six of your uncles, and they was all the right kind, every one. Now, don't you want to know something about Miss Rosalind?"

"Yes, thank you," Ralph answered slowly. "I think I would like to know her surname!"

Mrs. Mead fairly gasped.

"Do you mean to tell me," she cried, "that you don't even know that blessed child's surname, nor what stock she comes of, and yet you want to marry her?"

"Why, as to her surname," Ralph answered, laughing, "if she does as I wish, it won't matter very long!"

"You do beat all, sir, if you'll excuse my saying so," Mrs. Mead exclaimed. "My, you do beat all!"

She paused as if overcome by his rashness. Evidently "family" and "stock" meant a great deal to Mrs. Mead.

Presently she resumed: "*Well!* I suppose I'd better tell you a little something, then, as quick as I can! My young lady's name is Rosalind Margaret Langdyn. Her father was Mr. George St. Ives Langdyn. He was one of those English gentlemen that come out here and think they know everything about farming, and really don't know as much as a babe unborn! My, the sight of money he wasted, with all the wrong things he bought, and all the right things he used wrong! But a perfect gentleman he was, and the mildest, consideratest man in his own home as I ever saw. Well, he bought a big farm on the river-side, about fifteen miles below town. Then he married—a lovely lady, too. She was a Bliss, and everyone knows what the Blisses are. Clever, every one of them, and hasty, and that generous they'd give away their heads and not think twice of it! Well, my Miss Rosalind has all the goodnesses of both of them—and that's not saying little—and not any faults whatsoever, as *I've* even been able to find out. And I've known her ever since she was three months old. Yes, I was her nurse, and then when she was too big to need one, they kept me on, and after they lost most of their money, I was the only help Mrs. Langdyn had. You see, *he* died when Miss Rosalind was only eight years old, and when she was thirteen her mother went too. So the poor dear was sent to a boarding-school, and there she stayed till she was eighteen. She spent most of her holidays with her aunt in St. John, but for part of every summer she came to me. Yes, I got married when dear Mrs. Langdyn died. You see, I could hardly help it; James had been waiting for ten years, off and on!"

"Off and on!" Ralph exclaimed. "How did he wait off and on?"

"Well," Mrs. Mead admitted, looking rather ashamed of this part of her narrative, "he got married once in the meantime! But that wife only lived a year, poor silly thing!"

Ralph opened his mouth to ask another question, but noticed the cloud on Mrs. Mead's usually sunny face, and paused in time.

"There, I must hurry," she went on. "You say you must be at the college by two, and its near twelve now. So to make a long story short, when Miss Rosalind got through with her schooling she found that her bit of money would just about clothe her and that was all, so she got a situation as governess, and went to work with a will. That was four years ago, and she's been with the one family ever since."

* * * * * * *

There were many thoughts quite foreign to the encœnial exercises chasing each other through Ralph Winslow's head that afternoon. Their trend may be gathered from the fact that when the Chancellor rolled out the sounding phrases: "Ad honorem Dei Optimi Maximi, et ad Profectum Patriae Provinciaeque, Ego, auctoritate mea et tolius Universitatis—" he answered, "I will,"—and then blushed furiously, as well he might.

The next day he took his way to his Mecca on the hill, carrying with him an offering of fruit and a fragrant handful of purple heliotrope. Mrs. Mead was true to her word, and soon Ralph was seated in the little room off of the parlor, talking in quiet

conventional fashion to the white-faced girl whose hair spread out around her like an aureole.

Presently, when they had quite exhausted the subjects of the weather, the view, and Mrs. Mead's good-nature, silence settled over them. At last in desperation, Ralph began: "Do you remember—" then he looked at her suddenly and caught her eyes. The next moment he was kneeling by the bed with both her hands in his.

"You do remember," he whispered exultantly.

Tears filled Rosalind's eyes. "Yes—I remember—both times!" she answered. "You had just that expression. I—I never forgot."

"Do you know what it means, Rosalind?" he breathed.

"It means—oh, we do not know each other well enough," she faltered.

"It means love," he said, very white and grave now. "It means everything that is worth having, Rosalind. And I have to go away to-morrow. Say that I may come back for you. Please, say it, Rosalind!"

When Mrs. Mead came in a little later, she was puzzled to hear Ralph saying: "And if the worst comes to the worst, Dryad, we can live in one of your family trees!"

"HURRAH FOR OUR OWN CANADIAN HOME."

BY W. L. O'BRIEN.

In eighteen sixty-seven, midst the sunshine and the flowers,
When throwing off her baby clothes this "Canada of ours,"
Felt that her strength was equal to many ruling powers,
And "Hurrah for our own Canadian Home."

This giant young Dominion sketched out her future plan,
With banner, "Equal rights for all," we placed it in the van,
We dine with Mother England and flirt with Uncle Sam,
But "Hurrah for our own Canadian Home."

Our fighting boys soon ceased the war with England and the Boer
The "granary of the world" stands at our own back door,
With cereals, fish and minerals we're flowing o'er and o'er,
Then "Hurrah for our own Canadian Home."

Vast prairie lands of virgin soil is pining for its seed,
"Jack is as good as his master," we know no race or creed,
The horny-handed sons of toil is all Canadians need,
To "Hurrah for our own Canadian Home."

Both sun and moon together shine upon our vast domain,
And snorting engines roll along with the world's supply of grain,
The flag of freedom floats aloft, its rights we shall maintain,
And "Hurrah for our own Canadian Home."

Our rivers, lakes and brooklets go murmuring to the sea,
There's music in the woodman's axe when hewing down a tree,
Our noble sons and peerless maids whose hearts are light and free,
All "Hurrah for our Canadian Home."

Our sunsets in the autumn tints our sky a golden hue,
"Baptiste" glides o'er our waters in his tiny bark canoe,
Dear "Canada" we love thee best and ever shall be true,
To "Hurrah for our own Canadian Home."

OTTAWA, 1893.

The Quest of a Ghost-girl

By M. MacL. Helliwell

Bedlington was very tired. He had been working all day over his report, and body and mind were numb with the dull ache of utter exhaustion.

It was still early in the evening, but in the late autumn darkness falls quickly in the Yukon, and already his little shack was enveloped in a soft enwrapping twilight.

He had sent his men down to Dawson City that morning. He could get his papers into shape with more ease and celerity when left quite alone, and when he was ready to go, Black Bess could carry him back to civilization in a few hours.

Perhaps it was his unusual fatigue, perhaps the soft, deep stillness of that glorious autumn night had something to do with it, but, as he lay back in his rudely improvised arm-chair, tranquilly smoking the pipe of peace, a curious mood fell upon him. All at once a great loneliness filled his heart, a sudden deep, almost tender, yearning to speak with his own kind. He shook his great body in impatient protest against this incomprehensible and unaccustomed mental condition.

"Gad," he murmured, "if I had a fixed local habitation, or any kind of family, I'd think I was homesick!"

A desire came upon him to saddle Black Bess and ride up to the Verabianca, though the distance was not inconsiderable. It would be rather a joke to surprise Tom Brummel; his last letter to Tom had been written four months before from Ottawa. Then he remembered that Tom had gone out to Vancouver in the spring, and he had not heard anyone speak of his return.

He settled back in his chair with a curious sense of self-pity. The words of an old song ran through his head, and in half scoffing indulgence of his mood he crooned them over softly:

"No one to love, none to caress;
Roaming alone through this world's wilderness."

By Jove, I'm getting deuced sentimental! Failing anything more material, I'll be in love with Love directly if I don't watch out!" Then, after a moment, "I wonder how it *does* feel," he mused, "to know that somewhere in the world there is a trustful little girl whose universe revolves round you. Tom seemed to think it a pretty pleasant sensation."

The grateful, listless relaxation that presages perfect rest was stealing over him. He blew out great clouds of smoke, and with half-closed eyes, he followed their slowly gyrating upward course, barely discernible in the dim light shed by his one tiny, sputtering candle.

Bedlington, the unsusceptible, the scoffer at sentiment and tender passion, was for the first time in his life giving free rein to his imagination, and as he lay back half drowsing in his chair, fancy made of each nebulous ring a misty aureole to frame a woman's face, a face vague, undefined, elusive, yet tantalizingly alluring, the same face over and over, appearing dimly for a moment, then vanishing slowly with the melting of its halo into the ever increasing darkness.

But all at once Bedlington's half-closed eyes opened widely. The face of his fancy seemed to be materializing before him, no longer vague and undefined, but softly distinct, and a hundred times more bewitching. The formless smoke halo resolved itself slowly into a shining aureole of tangled golden curls, and, through their fringe of long black lashes, straight into his there looked a pair of wonderful blue eyes, brilliant in the narrow shaft of light that filtered from the solitary candle full upon them.

For one long moment the vision held him spell-bound, then, with a long-drawn sigh, he gradually pulled himself together and rose stumblingly to his feet. But with his first movement the apparition vanished, and as his chair struck against the table, the bottle which served him as a candlestick rolled

noisily to the floor, leaving the place in darkness.

With a half smothered imprecation, Bedlington groped his way across the room, but where the face had been, there now yawned only the little open square which he called a window. He thrust his head into the night. Perfect silence brooded everywhere. His eyes, straining through the darkness, could distinguish only the indistinct outlines of a few stray poplars, and off in the distance the shining Yukon, glinting and sparkling with a thousand broken reflections of the brilliant northern stars. Confused, amazed, bewildered, he returned to his chair, half hoping that by concentration he might again conjure up the vision. The golden hair, the lustrous eyes, the perfect mouth, were burned indelibly into his brain, but fix his mind upon them as he might, the black wall before him remained blank and visionless.

Then suddenly his practical common sense, and his scientific training asserted themselves, and he laughed aloud at his own foolishness. "I was dreaming," he said to himself, "I've been driving my brain too hard of late."

Nevertheless, despite this solution to the mystery, before turning in, the young engineer lit his lantern and made a careful examination of the ground surrounding the shack, even following the trail towards Dawson for a couple of hundred yards. Nothing rewarded his search. The night frost had hardened the ground, and he could discern no tracks save those made by his own men that morning.

Two days later Bedlington jogged easily into Dawson City. It was his custom to rattle through the streets on a full gallop, but this morning the reins hung slack across Black Bess's glossy neck, and he whistled softly as he rode, a far-away expression in his eyes.

Robert Bedlington, M.E., the practical, the unsentimental, the scoffer at all believers in signs and superstitions, had not yet been able to satisfy his scientific mind as to the whence and whither of his fleeting vision, and now, as he rode slowly along, it was still with him, the blue eyes still smiling into his.

As he drew rein before the post-office door, the group of men surrounding it greeted him with noisy welcome, for he was one of the most popular men along the Yukon.

"Haven't come for letters, have you, Bob?" cried one. "Oh, you jolly backwoodsman, didn't you hear the painful news? Our last batch of mail came a cropper in the Yukon, and most of our precious secrets are locked forever in its stony heart."

A handsome young officer from Stanley Barracks clapped Bedlington on the shoulder, crying reassuringly:

"Buck up, old man, all is not lost! They've rescued a few; perhaps your fair lady's is one of them, and there's a regular beauty show inside. They fished out a lot of photographs with the addresses washed off, and Bert has tacked 'em up all over the walls for identification. Better go in and have a look at 'em. There's one there that'll make your eyes dance!"

It was a curious sight, and one not devoid of pathos—the oddly assorted, blistered, water-marked photographs, sent from afar to gladden the exiled husband, father, brother, or lover, patiently waiting to be claimed. There were old, old faces, worn with care, mellowed by time and trial, side by side with faces too young to speak of anything but wide-eyed wonder at it all; sweet faces, plain faces, pretty faces, faces sad and faces merry, faces grave and faces gay, the faces of honest toilers, the faces of light-hearted triflers—all sorts and conditions of faces.

But of them all Bedlington saw only one. With a half-articulate cry he sprang forward. Tacked up amongst a medley of babies was the face of his vision, his lady of the tangled golden hair, and the wonderful eyes which looked out from the picture straight into his!

He took down the card tenderly. The postmaster came round beside him. "Hallo, Bob, found a friend? Great scheme of mine, wasn't it? Thought of it all myself, too!" And his proud smile embraced the group.

"Immense," commended Bedlington. "Can't thank you enough, old man!"

"Bobby, Bobby," came a wail from the

Fort Stanley man. "You've taken my lady, you've ——"

Bedlington turned upon him almost fiercely.

"*Yours,* Bruce, what do you mean? She's mine—don't you see I've taken her?"

"Oh, keep cool! I didn't say she wasn't yours. I don't dispute your claim. But I can tell you this, if you'd been a day later you'd have lost her, old man. I've come in here to see her every ten minutes since she was put up, and I vowed if she wasn't claimed to-day I'd pocket her myself to-morrow. Confound it, Bob, you ought to be ashamed of yourself to leave a dainty little girl like that stuck up to the vulgar gaze in this hole all these days!"

Bedlington laughed half happily, half fatuously.

That night the young engineer sat in his room in the hotel, the water-stained photograph set on the table before him.

"I don't understand it at all," he apostrophized the smiling face. "You can't be the ghost-girl, of course—though I have heard of spirit photographs—but you're the photographic materialization of her; and, by Jove," he continued slowly, resting his chin on his great fist and gazing at the pictured face with a strange intensity, "I'm going to wind up this mine business and go in quest of my ghost-girl till I find her—or go stony broke! Gad, life must have been worth living in the old knightly days!" He jarred the table suddenly, and the photograph fell face downward. There was some writing across the back which he had not noticed before. As he read it now, an even sterner resolution set his firm jaws. "With love to my dear old Tommy," ran the words.

"This slightly complicates it," murmured the engineer. "Tommy against Bedlington, and," he added with a short laugh, "I'm going to stake my all on Bedlington!"

Once or twice during the months that followed Bedlington's going out from Dawson, that gentleman asked himself seriously if he were not becoming a doddering fool. Then, when his practical common sense was in the ascendant, he told himself that this notion of finding his ghost-girl, as he called her, was merely a whimsical fancy which amused him, but of course meant nothing. His speculations had suddenly borne fruit an hundredfold, and he was naturally taking a tour of the country for rest and change of air, the idea of making the pursuit of his vision, the *raison d'etre* of his trip, being thrown in merely to give the zest of the pleasures of the chase to his journeyings. Nevertheless, no fair-haired maiden in street-car, railway train, boat, or hotel, escaped his eager scrutiny, and, whenever he expected a friend to call upon him, he put his stolen picture in a conspicuous place in his room, so that, if one came who chanced to know the original, the photograph could not fail to attract his notice. But all devices to establish an identity came to naught.

Then all at once, and when he was least expecting it, he found his clue. He had come as far as Toronto, and was about to enter his name in the register of the "Queen's," when a signature at the top of the page caught his eye. It was not the name which attracted his attention, for that was quite unfamiliar to him, but as he looked at the writing a curious sensation passed through him, and the conviction fell suddenly upon him that the hand that had written in the hotel register, "Lady Carteret, Miss Vera Maitland, and maid," was the same impetuous hand that had dashed across the back of a certain photograph, "With love to my dear old Tommy." Bedlington hesitated for an instant, then he turned to the clerk: "Are Lady Carteret and Miss Maitland still here?" he asked. "I am travelling to overtake them, but did not expect to catch up so soon."

"They left last night for Montreal," was the answer.

"Ah," said Bedlington, then, with a sudden inspiration, he remarked, with his frankest and most engaging smile, "It is such a surprise to me to find they have been here, I don't quite know what to make of it. There can't be two Lady Carterets, and two Miss Maitlands. Is this the Miss Maitland who has been stopping here?" and he drew the blistered photograph from his pocket, and, regardless of what that individual might think, thrust it under the clerk's nose.

"That's the lady," was the instant reply. "One wouldn't forget that face in a hurry.

She's one of the most beautiful young ladies I've ever seen."

That night Bedlington followed the trail to Montreal.

"The thing's getting quite hot," he mused. "I can imagine now how poor little Evangeline felt when she came at last to the home of Basil the Blacksmith only to find that her bird had flown that very day."

He had never had a very high opinion of Evangeline. To his mind it would have been in much better taste, and more in accordance with his ideas of maidenly modesty, if she had bided quietly in the first town she came to, and had left Gabriel to do the hunting up. Her pursuit of her elusive lover had always rather jarred upon his masculine idea of the fitness of things, but now he felt quite a tender sympathy for the hapless maiden, and he resolved to present to the "Gabrielle" who had inspired his wanderings the handsomest copy obtainable of Longfellow's poem as soon as his quest was fulfilled.

Upon his arrival in Montreal he went straight to the Windsor, but after one look at the register, he proceeded to the Place Viger, and, gleaning nothing there, he looked into all the hotels he could think of as being suitable for the housing of a Lady Carteret and a glorious materialization of a radiant ghost-girl. He returned to the Windsor at night, weary and discouraged.

The next day as he was wandering aimlessly through the streets, he happened to pass the offices of the Allan Line Steamship Company, and, as his eye fell upon the window, a bright idea came to him.

"By Jove," he gasped, and dived into the office.

The clerk was most affable—yes, the *Parisian* had sailed from Quebec for Liverpool that morning—the list of passengers? —Why, certainly—Smith-Robinson—h'm h'm—Lady Carteret, Miss Vera Maitland, Rev. E.—pardon? Yes, the following Tuesday—Certainly, any particular choice as to location of cabin?

"It's a modern version—or rather inversion—of Evangeline, without a doubt," quoth Bedlington, as he swung himself on the Quebec train a few hours later, and he kicked his heels impatiently in the ancient city until his ship went out. Three days after his arrival in England, Bedlington attended a semi-official reception given by Lord and Lady Strathcona. The rooms were thronged when he entered, and, after paying his respects to his host and hostess, he managed to edge his way to the lower end of the great drawing-room, drawn thither by a distant gleam of golden hair.

It was almost too much for him to fully realize, but, as he was squeezing his way through the gay, chattering groups, suddenly he found himself face to face with his old friend, Ralph Gordon, and—his ghost-girl—a radiant, laughing, flesh-and-blood materialization of his golden-haired, blue-eyed vision!

The two friends greeted each other with delight, and as Gordon presented Bedlington to Miss Maitland, neither man observed the startled, questioning glance which the girl flashed at the young engineer.

How it came about she never clearly knew, but all at once Vera Maitland found herself seated in a quiet, secluded little corner, with Gordon nowhere to be seen, and her new acquaintance looking down at her with a curious expression in his grey eyes, which she found it rather difficult to meet.

She tried to utter something commonplace, but, before she could frame a coherent sentence, Bedlington broke into speech.

"Who is Tommy?" he asked abruptly.

Vera's deep blue eyes were raised to his in undisguised astonishment. "Tommy? Why, Tommy is my brother, Tom Brummel—my half-brother, you know."

"Brummel!" echoed Bedlington. "Why, he owns the Verabianca mine. I know him as well as I know myself! He's the finest fellow in the Yukon."

"I think he is," said Vera, with a little nod of her golden head. "We own the Verabianca together. It's named for Tommy's fiancee and me, Blanche and Vera. Tommy and Blanche are here to-night. We all came with my aunt, Lady Carteret. The Verabianca is a good mine, isn't it? Tommy says there are millions in it. Can you be Bobby Bedlington? How very queer! Tommy has so often spoken of you, but I never dreamed of connecting you with—" she stopped suddenly, blushed a little, then

asked quickly, "What made you ask about Tommy like that? How did you—why, of course, Tommy told you about me!"

"Tommy certainly did speak of his sister sometimes, but my dull mind never associated her with you. I did not know he was a half-brother and so, naturally, Maitland never suggested Brummel to me. However, the explanation is really very simple. I happened to find a photograph of you in the post-office at Dawson City. It was amongst that consignment of mail matter that took a header into the river, perhaps you remember about it. The photograph was among the few they managed to rescue, minus the address, and as no one claimed it, I could not resist commandeering it. It had 'With love to my dear old Tommy' on the back, and I've worried about the relationship of that blooming old Tommy ever since."

Certainly Vera should have reproved him for his presumption, but, alas, she merely looked down, blushed, and began to talk of more impersonal matters. They conversed upon life in the Yukon, the charms of British Columbia, mines and mining, until by the most natural process in the world, the conversation came round again to Tom and Tom's chum, who straightway proceeded to relate to Tom's sister thrilling tales of the escapades and adventures that the two men had been through together, and other anecdotes that unfolded a good deal of the speaker's life.

Vera was a most attentive and sympathetic listener, and it was almost two hours later, when Bedlington said:

"Miss Maitland, may I keep that photograph? It's really horribly water-marked. I am quite sure Tom would not care for it now, and I want it for a birthday present. That important anniversary is due to-morrow, and I have not received a single remembrance yet."

"If it is in such a dreadful condition, I think you had better burn it," answered Vera demurely. "Where is it?"

Bedlington plunged his hand into his pocket. "Never far from me," he replied, as he drew out the little silver-mounted case in which he had enshrined it; but, instead of putting it into Vera's outstretched hand, he kept it in his own, and gazed at it musingly for several minutes. Then he raised his head suddenly, the light of determination in his eyes.

"Miss Maitland," he began, "I am going to tell you a little story and then ask you a little question. I have never been able to account for what I am about to tell you. I can only say that it is true. Perhaps you—well, you shall hear for yourself."

"One night I was sitting alone in my little shack up at the Roaring Glory mine, striving to coax, with my good pipe, the cares that had infested the day to fold their little tents and poetically steal away, when I chanced to look up at my window. There, looking in at me, was the dearest, sweetest face I ever saw. While I gazed, petrified, it vanished suddenly. Instead of rushing out to find it, I stood, like the half-dazed fool I was, waiting for it to come back. When my senses did deign to return, I could find no trace of anyone. If I believed in spirits, I should say I had seen a supernatural being. She had golden hair and big blue eyes. What do you think? Do you imagine I could have dreamed it?"

Vera's cheeks were burning. She looked unaccountably uncomfortable.

"I don't know, I'm sure," she answered, with an uneasy little laugh. "Have you ever seen her since?"

"That's the queer part of it," pursued Bedlington. "Two days after I went down to Dawson and, by George, if there, in the post-office, wasn't the photographic double of my ghost-girl, looking right down at me with those glorious big eyes! I didn't find that picture, Miss Maitland, I deliberately stole it. They thought it was all right, and let me keep it—just as well they did, for I'd have stuck to it, anyway. When I found 'dear old Tommy' on the back, I longed to run that Tommy to earth and slay him on the spot. If I'd only thought of my old chum! Miss Maitland—"

Something in his voice caused Vera to break into rapid speech.

"Mr. Bedlington," she began, a trifle breathlessly. "I can explain your—your vision to you. It's not so mysterious as it seems. You see, just after I mailed that photograph to Tommy from London, where I was visiting Aunt Carteret, I got a dread-

ful attack of homesickness, and simply *had* to pack my trunks right off and take the first steamer over. Aunt Carteret, who is a perfect dear, came with me, and we were only one boat behind my photograph. Funny, wasn't it? In the meantime, Tommy had come out from Dawson, but soon after Auntie and I reached Vancouver, he found he had to take a flying trip up to our mine, so I made him take me with him. The mail was lost while we were up at the 'Verabianca,' and, as we got back to Dawson just in time to catch the boat going out, and didn't expect to get any letters, we didn't go to the post-office at all. If we had, of course, we'd have got my photograph."

"One evening when we were on our way down to Dawson, we passed a funny little shack not far from the trail. I had fallen a little behind the others, and I—I could not resist a sudden impulse to ride up and peep in at the little window. There was a man smoking inside—an exceedingly nice-looking man, I thought—but while I was looking at him, he raised his head and I fled wildly after Tommy. It was a shocking thing to do. I—I'm awfully ashamed, Mr. Bedlington."

The golden head was bowed, the big blue eyes were hidden. "Miss Maitland," said Bedlington. "I've always believed in going straight to the point. Ever since that night I've been hunting for my ghost-girl. I tracked her to England, and it was to interview this gentleman"—he placed a finger on the address of the photographer at the bottom of the card—"that I came to London, in the hope that he might be able to point me to the dwelling-place of the original of this charming picture. But you see I have discovered her without his assistance!"

For the fraction of a second the blue eyes were visible.

"Well, now that you've made the important discovery—"

"Yes," cried Bedlington, made suddenly bold by that instant's revelation, "Now, that I have found her unaided, I am going to claim all the privileges of the discoverer, and take immediate possession."

Vera's protest was somewhat feeble.

"You—you can't have everything," she managed to say. "Which will you take for a birthday present, the photograph or—me?"

Bedlington laughed happily.

"You don't know my capacity for taking!" he exclaimed. "I mean to take both—the photograph for a birthday present, and you for life!" And in the end he did.

THE roof of the cabin cracked like a rifle. A few minutes elapsed. A tree, far up the hill, split and groaned. The roof snapped twice in quick succession. Then from the river a great, hollow boom rolled up and rattled through the trees on the bank. The ice of the Yukon was split for half a mile.

The three men seated around the rough table in the cabin began to show interest in what was taking place without. They shifted on their stools and sat erect. One laid his cards upon the table and pulled his cap down till it covered his ears.

"Whew! Ain't that a corker?"

The speaker was the man who had pulled down his cap—Phil Lindsay, the host. He was a huge, broad fellow, with a full, red beard that crowded high up on his cheeks, and gave to his face a ferociousness that was not endorsed by the humorous, though somewhat dissipated, eyes.

His companions presented few points of similarity. One was tall, but very gaunt, with a thin yellow beard and a pale skin. This was Alf Maurice, an Englishman. The other was a little, dark man, with a long nose, a thin beard that grew in spots, and a thin-lipped mouth that turned up humorously at the corners—Jean Altmose, sometime of Ottawa.

Again the river boomed.

"Say, she's rippin' herself up real handsome to-night—eh!" Phil rose to his feet and shook himself. "Reckon a little more steam wouldn't do no harm." He stepped unsteadily to the stove and kicked open the door.

"She's all right," the Englishman growled. "You'll melt the blooming thing if you put on any more fire." But he blew into his stiffened hands as he protested.

The sides of the stove were red, and the fire roared in the pipe. Indeed it was hard to see what could be gained by forcing more wood into a stove already full; but in went another stick.

"He won enough. He like to pass the time. That is safe," the Frenchman sneered.

Lindsay swung round and straightened himself up. "Say," he roared glaring at the others, "who's runnin' this show—you lobsters or me?"

Maurice took a pull at his beard and another at the bottle. Altmose shrugged his shoulders and stretched wide his fingers in the manner of his race. His eyes were blazing, but his mouth retained its humorous twist.

Jean was not drinking that night; he had made use of every sharp trick that he knew; and yet he had lost—lost heavily. For hours he had sat and watched the last of the season's wash-up steadily cross the board. He looked ahead to to-morrow and the day after—and he saw himself without money—without money in the middle of winter—and in Dawson! He would starve—or freeze—and hark!—the side of the house cracked as if it had been wrenched apart! Jean shivered and wet his humorous lips with his tongue. To be sure, Maurice had lost as heavily as he; but Maurice was not sensitive; he was a Stoic—an Englishman—Maurice did not care—so long as the whiskey lasted. But Jean!—ah, Jean must win! To starve was too painful; to freeze was too cold. It was very late. They would soon stop play—Jean would soon have to stop! There was no time to waste. He would take *un long hasard*. Again he moistened his lips; but his eyes no longer blazed—they twinkled.

He glanced at Maurice. The English-

man was nodding half drunkenly over his cards. Lindsay's back was turned—he was fixing the draft in the stove-pipe. A lean and dirty hand stole across the table to where Lindsay's cards lay; but Phil grunted and turned around—so the hand darted back to the centre of the table, and the fingers beat a careless tatoo on the board.

"Let her go, boys. Here, waken up, Alf!" Lindsay shouted in a voice that made the lantern rattle. "Come, get in the game. What do you do?"

But something scratched at the door, and a dreary howl arose.

Jean sprang to his feet. "By damn! What's that?" he muttered.

Maurice pulled at his beard and blinked over his shoulder at the door.

Lindsay grunted. "You can bet your wash it's a cold night, boys. There's my dog. He never shows up till the liquor drops below fifty."

He rose and opened the door as he spoke—and while his back was turned the lean, dirty hand made some changes in his cards.

As the door opened the cold atmosphere of the outside rushed within in white, whirling billows that rolled up from floor to ceiling, filled the room and stuck like heavy steam in the throat. While the cabin was thus stuffed with the white vapor a sharp patter on the floor was heard—a patter like that made by a cat walking in walnut shells, which children sometimes stick to their feet.

The door closed. The host returned to his seat. The vapor melted. Jean and Alf looked in the direction in which the pattering had last been heard.

Phil Lindsay's dog was no common specimen. Indeed so uncommon did he seem to the little Frenchman that Jean hastily moved his stool to that end of the table which was most remote from the bed, under which the animal lay.

"I say," Maurice drawled in a hoarse, whiskey voice, "what the devil have you got there?"

"He chew us all up," Jean chattered.

Phil laughed till the bottle danced. "Ain't he a beauty?" he bellowed. "Been comin' now for three years regular—on nights like this. Must be some collie in him—eh!"

"He not come here for nothing," Jean protested.

"Huh! Tame as a citte. Feet's froze. I'd let a grizzly in a night like this." Phil picked up his "hand" as he spoke.

Maurice snored gently. Jean scratched his beard with his cards and shot swift glances at Lindsay and at Lindsay's "dog." The gaunt, shaggy animal crouched silently beneath the bed, its nose between its fore-paws, its eyes, gleaming like burning coals, fixed steadily on Jean. Phil fingered his cards in silence.

Presently he put them down and pointed a heavy index-finger across the table.

"Say," he growled, drawing out the monosyllable to five times its natural length, "say, don't never try that game again. 'Cause, if you do," he added, reaching for his pocket—

But Jean, his pistol in his hand, sprang to his feet.

"Drop it!" he screamed hysterically.

An oath, another hysterical little scream, a muffled pistol-shot, a heavy fall upon the table—and Alf Maurice awakened to smile stupidly into the smoking muzzle of a revolver.

He saw Phil Lindsay still seated upon his stool; but the upper part of his body was lying awkwardly across the table, and the table jerked and trembled. The thin, dirty,

hand that held the pistol also shook, and the thin, humorous lips behind the weapon twitched and grinned spasmodically.

Still Maurice blinked and smiled foolishly. "Served him jolly well right," he drawled.

Jean lowered his weapon. A snarl came from behind him, the glass of the window crashed and a little form with a bushy tail disappeared in the cloud of white vapor that curled around the opening. Phil Lindsay's "dog" had found an exit.

Jean screamed and swung round; Alf swung the bottle—and the Frenchman crashed to the floor.

Maurice rose and lurched over to where the assassin lay. He put the pistol in his pocket and groped along the floor till he found the bottom of the bottle.

"A beastly shame," he muttered. "Only a beggarly mouthful left." He drained the last drop. "And all because a blooming, little, French pig can't lose a—like a gentleman."

He kicked Altmose in the ribs and tottered back to Lindsay's side.

"I say, Phil," he mumbled, putting a hand on his friend's shoulder. "I say, Phil, are you—are you hurt? Phil, old chap! Oh, come, I say, Phil, look sharp! Look sharp, old chap!"

He shook the shoulder roughly, but Phil made no response—his head wabbled awkwardly upon the table.

Maurice grunted. He stooped and lifted the great shoulders in his arms. Phil's head flopped to one side, and the red beard mingled with the yellow For a long time Maurice listened with his ear at the open mouth Then he lowered the head to the table again

The room was becoming very cold, for the frost swept in through the broken window and destroyed the effect of the fire The walls and roof still snapped, and now the floor took up the music of the North. But Maurice stood holding his friend's wrist and staring blankly at the logs of the wall.

"Plugged," he said presently. "Snuffed out, old chappie—eh! A case for the N. W. M. P." He was fairly sober now, but his voice was hoarse and wheezy.

He dropped the dead man's hand and pocketed his pistol, which lay on the table. For a moment he stood glaring at Jean.

"You little devil," he croaked. "I've a jolly good mind to drill you." But he turned suddenly on his heel, and left the cabin, slamming the door as he went.

The door was scarcely closed when the Frenchman sat up and rubbed his broken head. He could hear the creaking of Maurice's foot-steps on the snow gradually dying out. He shivered and scrambled to his feet. He took a step towards the table; but his foot struck a fragment of the whisky-bottle, and he sprang back with a little gasp. Then he crossed on tip-toe to the pile of wood behind the stove, and secured the smallest stick. With this held out before him, he cautiously approached the table and poked Lindsay's shoulder. He was giggling gently now, but his laugh was not pleasant—his jaw rattled too much. Again he poked the shoulder, but this time he was bold; he even controlled his grin.

The room had become intensely cold. The white vapor was seen only near the stove where the opposing temperatures still contended. Jean's ears began to snap a warning. He put a hand to one of them, and when he looked at his fingers there was half-dried blood upon them. He pulled down his cap, though the cut on his head ached and smarted keenly.

"Good job I had on the cap," he said; but most of his words came in a whisper—his voice played him tricks.

With the thought of the blow that had felled him came a remembrance of Maurice, and of Maurice's departure—and errand! While lying on the floor he had heard the Englishman speak of the N. W. M. P. Ah! There was where Maurice had gone! He would tell the police—the swift-footed and relentless North-West Mounted Police, who never give a man up—from whom no murderer has ever made good his escape! That was not good! Alf had been gone five minutes—perhaps an hour—Jean could not decide which. Dawson was but a mile away. The big fellows in the short coats or garnet sweaters would be here *en un rien de temps*. And then Jean—*ouf! petit Jean—pouf! Le long voyage!*

Jean made a wry face as he swallowed a

lump in his throat. He sprang into sudden activity. On tip-toe he ran here and there, in search of anything that he could take with him. He tore the blankets from the bed, flung the sacks beneath them to the floor, swept the canvas bottom with his fingers—but found nothing. He returned to the table and searched for a drawer. There was none. He ran to a corner near the door and pulled a heap of tools apart. A pick fell upon a pan. He sprang to his feet and gripped his stick convulsively. For a long time he stood on guard, his eyes fixed on the man at the table. But Phil did not move. Jean laughed and ransacked a cupboard. Still he found nothing.

Valuable time was passing. Jean swore and scratched a bare spot in his beard. This seemed to give him courage, for he walked round the table and approached Lindsay from the rear. Once more he poked him with the stick and sprang back to defend himself. But the other made no attack. Jean laughed again, and his hand stole into a pocket of the dead man's coat. The pocket contained nothing but a pair of mittens and a jack-knife. Jean kept the knife. Then he tried the other pocket. It was empty. He paused and scratched his spotted beard again. His task had hitherto been unpleasant; it was now becoming terrible. The position of the body made it difficult to get a hand into the trouser's pocket—but he dropped to one knee and accomplished his purpose.

Eh bien! There it was—*la chose meme*—a good roll of notes. Some of the notes were new—they crackled. Jean knew those notes—they were his. He felt justified when his hand closed on them. He tried to pull them out, but his hand stuck. He pulled harder, but the pocket held him. He sprang to his feet with a cry of terror. He jerked and pulled harder and screamed and beat his victim with the stick. The body wabbled and the stool upset. At last Jean was free. He rushed from the cabin, choking with giggles as he ran.

He did not know how far he ran, or in what direction. He stopped at last because his hands ached. He rubbed one against his cheek, and started when he discovered that it still held the roll of money. In his other hand he carried the stick. He shoved the money into his pocket; but he had difficulty in releasing it, for his fingers were nearly frozen. He drew on his mittens and tried to take in his surroundings.

The night was terrible. The sky was clear and star-lit; the air stood still; the frost held everything in suspension; it seemed to kill all sound. The bite of the frost made Jean cough, as he drew in the frozen air in gasps. The ice ripped. He was on the river—but which side of Dawson he could not for the moment tell. Then he remembered. He could not have passed the city—no; he would have met the police. At the thought of the police he moved on again. But he soon stopped. Where was he going? He did not know. Was it wise to keep to the river? He thought not. On the river he could easily be traced. No; he must make a detour, pass Dawson and head for the Alaskan boundary. He did not waste time in thinking how he was to go so far without food, or clothing in which to sleep; the first thing to do was to avoid the police. He dropped to one knee and looked up, that he might catch the bank against the sky, and so judge its distance. The ragged trees sprang up amongst the stars as he stooped.

Eh bien! The bank was near. He ran towards it—but only a few steps. Then he stopped, his heels, his eyebrows, his hair rising; his jaw, his hands, his toes, pointing to the ice.

Between the man and the river-bank a dark spot could be seen on the ice. In the star-light it might have been passed unnoticed, if it had remained stationary. But Jean had seen it move. It trotted in a little semi-circle for a few yards—then it stopped again.

Jean tried to swear, but his voice stuck. He stamped his foot, but his moccasin made no noise. He pulled the peak of his cap far over his eyes, clenched his jaw to inspire courage, and crept forward, his stick held ready at his hip.

But the dark spot did not move.

Jean stopped. He now saw the thing more clearly. Two little red points burned in the black mass. The black mass? It looked black; but Jean *felt* that it was grey.

For a moment the points of fire disappeared, and the dark form moved back to the position from which it had been driven; but when the lights appeared again they were not so far away.

Jean turned and ran. He had never run so fast before. He ran very quietly; he did not know why, but he held his breath. Presently he swung round and, running backwards, came to a stop.

A shiver of terror jerked back his head and shook it from side to side. He tried to shout or call, but the shiver broke his words into fragments and scattered them to right and left. The dark thing was only a few yards away. He had suspected it before; now he was convinced; it was Phil Lindsay's "dog."

Jean struck the ice with his stick; but the frozen snow on the surface killed the sound. He shouted: "Shoo!" and the animal slunk off sideways—but only for a few yards. If he could make the thing bark or howl he would feel that he had gained a victory; but this silence was maddening. He knew that he would soon scream or laugh again. He must not do that, for then he could not think. But the silence! The silence was terrible. And the cold! The cold made his senses wander. Even the "dog" was suffering from the frost; he saw it lift a foot and lick it. He must do something, and at once. He tried to whistle to the animal, but his lips were too cold. He cleared his throat, but that started his giggle. And now when he tried to suppress the insane laugh, it took a firmer hold on him. He laughed louder and louder and in many keys. He gasped for breath, and the frost made him cough; but still he giggled. He began to speak through his laughter. He shouted at the "dog," and cursed it in a mixture of French and English; but his words were all broken by little screams and giggles. He ran at the animal, and shrieked when it dodged his rushes; but even while he shrieked he laughed. In one of his futile attacks his stick struck against his knee. He stopped, raised the stick above his head, and hurled it with all his strength at his antagonist. The animal snarled and snapped at the wood as it passed. Jean shouted and dashed for the river-bank.

But he did not run straight; his path was winding; he ran like a drunken man. His face was turned over his shoulder, his mouth was wide open, and his hoarse laugh —the only sound on the river—rattled amongst the trees on the hill-side.

Presently there was a cry, a heavy fall and a tossing in the snow. Jean, running at full speed, had struck the bank, tripped, and his temple crashed down on the ragged top of a stump. His arms beat the snow-crust for a few minutes—then all was still.

A soft patter of feet stopped a few yards from the bank and a keen nose sniffed inquisitively. The wolf raised its head and uttered its dismal howl. The white vapor curled from its mouth as the smoke curls from the muzzle of a pistol.

ONWARD CANADA

A DEPARTMENT DEALING WITH THE FACTS OF ENTERPRISE, GROWTH, ENTHUSIASM, PROGRESS AND MATERIAL PROSPERITY OF THE GREAT DOMINION

Toronto Industries

THE amount expended in the erection of factories, and in the extension of those already established, shows a considerable increase over the amount expended for similar purposes last year and for several years preceding.

Canadian Launches

CANADIAN manufacturers are still coming to the front. The Canadian Launch Works, of Toronto, recently secured an order from England for one of their sixteen-foot gasoline launches. If the boat proves satisfactory, the English firm will take twenty from the same model.

New Locomotive Works, Longue Point

A SUBSTANTIAL evidence of the belief in Canada's industrial growth is furnished by the construction, at Longue Point, of the works of the Locomotive and Machine Co., Limited, of Montreal. The company is also actively engaged in the manufacture of structural steel. The new enterprise already promises well, although recognizing the fact that it takes time to establish a reputation; and expects to compete, on a purely commercial basis for a share of Canadian trade.

The Pulp Industry

RUMORS concerning the pulp industry in British Columbia have now begun to assume a practical form in the construction of docks and buildings for the manufacture of pulp and paper at Swanson Bay, B.C., by the Oriental Power and Pulp Co. Its managing agents promise that a fifty-ton pulp mill will be running inside of a year. British Columbia possesses great possibilities as a pulp-producing province, and Old Country capitalists are rapidly becoming alive to the fact.

We understand that several other similar enterprises are also on foot.

Several new pulp and paper mills are also promised for Quebec.

Big Increase Over 1902

CUSTOMS receipts for the Dominion are still growing. The returns show $17,553,000 in duties for five months ending with November 30th, as compared with $15,058,746 for the same period last year. The total exports from the first of the year were $225,849,724; imports, $223,790,516; customs duty collected, $37,110,354, or an increase over the preceding year of $15,209,438 in exports; $31,008,921 in imports; and $5,684,822 in duties collected. The total trade with Great Britain shows an increase from $166,526,283 in 1902 to $190,099,222 in 1903; trade with U.S., an increase from $192,012,434 to $209,389,119; with Newfoundland, from $3,498,482 to $3,714,157; trade with West Indies, from $5,472,747 to $6,021,294. The exports to Great Britain rose from $117,320,222 to $131,202,321; while with the U.S., the exports rose by a little over half a million only, or from $71,197,684 to $71,783,924. The imports from the States, however, show a rise from $120,814,750 to $137,605,195, or an increase of $16,790,445. Imports from Great Britain were $58,896,901, as against $49,206,062 in 1902, or an increase of $9,690,839. These figures are significant, and should merit some consideration now that the air is full of tariff reform.

Shortage of Cars in North-West

WHILE matters are still in an indefinite state regarding the G.T.P. and other projected lines of railroad, the one

thing which is very real to the North-West farmer is the great shortage of cars, a condition which cannot be relieved by act of legislature other than one authorizing the construction of increased railroad facilities.

A Double Steel Highway from Toronto to Montreal

THE Grand Trunk Railway's double track from Toronto to Montreal was recently completed at a cost of $1,500,000.

Every mile of the track is now supplied with 80 lb. rails; grades have been reduced, curves straightened out, and in many cases the mileage has been lessened. Everything has been removed that interferes with speed. The high steel bridge that spanned a portion of the road has been entirely eliminated, and a great granite culvert substituted, making express speed possible over what was formerly a slow part of the line. In many sections the road is now five to eight miles removed from its former bed. Perhaps the greatest advantage obtained is economy in the hauling of heavy freights. These improvements have been in progress for five years, and in the opinion of railroad men render the line between Toronto and Montreal the equal, if not the superior, of any line in North America.

Increase in Number, Port of Montreal

THE official report of the number and tonnage of inland vessels arriving in port during the whole season shows an increase of more than 5,000 vessels, with a tonnage of 600,000 tons. This is in part owing to the establishment of the through steamship lines from Montreal to Port Arthur.

Twelve New Steamers for Grain Trade

THE Canadian Transit Company has made a contract for a fleet of twelve new specially-designed grain-vessels for the grain-carrying trade between Montreal and the Great Lakes. Letters from Hon. R. Prefontaine, Minister of Marine, and Mr. Hugh Allan, accompany the company's prospectus and indicate the excellent prospects for success in inland transportation.

Colliery for Alberta

THE International Coal and Coke Co., operating at Coleman, Alberta, has awarded contracts for plant and machinery sufficient to enable the colliery to maintain an initial output of two thousand tons of coal daily. A prominent coal-mining expert estimates the amount of bituminous or coking coal in sight on the company's property, and located above the level of the Old Man river, to exceed 64,000,000 tons. Electricity will be the motive power in and around the mine. The present output of the mine is about 100 tons of coal daily. Building operations have already been started.

Development for Ontario Iron

A GOVERNMENT Commission has been appointed, upon the recommendation of the Hon. Clifford Sifton, to visit those places in Europe where the electric smelting of iron ore is carried on, and to report whether the several processes employed there would be capable of practical application in Canada. There are in Ontario and Quebec immense deposits of iron ore which cannot be developed owing to cost of fuel, but abundant water power exists for the generation of electricity.

Value of Ontario Farms

THE value of land is perhaps the most reliable indication of material prosperity. The fact that the aggregate value, including buildings, implements, and stock, is now $1,044,894,322, or a gain of over forty-three millions in one year, shows beyond a doubt that farming has become more profitable. General improvement in methods has helped to increase the revenue, and, consequently, the value of the farm. This has been assisted by the policy of the Government in establishing experimental stations and agricultural colleges. Improvements in transportation and storage have made British markets more accessible and profitable for the Ontario farmer. That increased prosperity has taken place during a period of increased protection, is a fact worthy of recognition.

There are seven great ship canals in the world. Two of these are Canadian, viz., the Welland and the "Soo."

The growth of the merchant marine trade on the upper lakes during the past three years has been almost phenomenal, the fleet having doubled in number, and increased about three times in carrying capacity.

Over twelve thousand homestead entries, representing an area of nearly two million acres, were taken out this year in the Yorkton Government agency. These settlers were mainly Americans, about one-third being Englishmen.

Mr. E. W. Thomson, of the *Boston Transcript*, says the position of Western Canada is sound, and her future assured.

Alberta has now a long-distance telephone system.

Exports from the port of Vancouver during the month of November, 1903, were greater in value by $443,168 than during the corresponding month last year.

The present session of the British Columbia Legislature will have many newly-projected lines of railroad presented for consideration.

Lord Brassey, speaking at Rotherham on December 17th, is certainly right in saying that Canada earnestly desires a fast mail service with the Motherland. He says this should be promoted by imperial funds. Such a service would improve the commercial prospects of Canada, and would be of great value to Great Britain by providing a fleet for the training of naval engineers.

There are probably no more promising copper mines in North America than those of Northern Ontario.

Investigations have proved the existence of natural gas, abundant and rich in quality, near Steveston, in the Fraser delta, sixteen miles from Vancouver.

Our Canadian climate has been misrepresented in Great Britain. Canadians have unintentionally assisted in this by circulating pictures showing the winter sports and beauties of Canada.

The older provinces lie farther south than Great Britain.

London, England, is 550 miles north of Toronto, Canada; 418 miles north of Montreal; and 478 miles north of Halifax.

A large part of Ontario is in the latitude of Southern France, and portions of Spain and Italy.

Toronto is farther south than Florence.

Portions of Manitoba and the Territories are south of England.

No portion of the present wheat-fields in Manitoba lies as far north as Scotland.

These comparisons are somewhat altered by various meteorological conditions; neither would it be wise to deny the existence of long cold winters for a large part of Canada; the fact remains, however, that Canada possesses a climate which is both pleasant and invigorating.

It is reported that arrangements have been completed with the Government for the construction of a floating dry-dock in Vancouver Harbor. The dock will be 500 feet long, and capable of lifting 11,000 tons.

Among the passengers of the s.s. *Bavarian* recently arriving in London, were twenty-eight prosperous farmers from Western Canada, who will spend Christmas in England. They passed a resolution expressing satisfaction with their ventures in Manitoba and the North-West, and state their determination of urging Englishmen to emigrate to Canada.

HERBERT SPENCER

THE death of Herbert Spencer occurred at Brighton on the 8th of December, 1903. His great life-work, the "Synthetic Philosophy," was completed in 1896. His chief claim to credit lies in his great power of generalization. By this we mean his ability to grasp the principles underlying and harmonizing a mass of apparently disconnected facts. In his own language, he describes himself as engaged in "picking out the gold from the dross." He is referred to on all sides as "the last of the great Victorians," and certainly holds rank as one of England's greatest scientists. He is the last of that remarkable quartette, which, in the words of one journal, "forced John Bull, and the Philistine at large, to accept the doctrine of evolution," a theory which has revolutionized the entire world of modern thought.

It was Charles Darwin who gave form and precision to the theory, by the publication, in 1858-59, of his "Descent of Man," and the "Origin of Species." He received able assistance from Thomas Huxley, John Tyndall, and Herbert Spencer. Tyndall developed the theory from the standpoint of physics, Huxley brought to it the evidence of biology, while Spencer sought its universal application.

Spencer's system of philosophy may be said to rest on two great generalizations. The first is that of evolution, which he presents as the underlying principle of all knowledge and institutions. The second, his postulate of one ultimate energy or power, a conclusion primarily founded upon the law of the conservation of energy. This energy, according to Spencer, is the fountain-head of both nature and consciousness.

The wonderful, world-wide scope of his philosophy may be briefly indicated by the following outline, which is that of his great "System of Philosophy":

"First Principles" deals with those physical laws known as the indestructibility of matter, the continuity of motion, the persistence of force, the laws of evolution, segregation, equilibration, and dissolution.

"Principles of Biology" with the organized life of plants and animals, with growth, development, function, individuality, heredity.

"Principles of Psychology," with the relation of the mind to the nervous system, with feelings, intelligence, instinct, will, etc.

"Principles of Sociology," with man, his evolution from the primitive condition; society as an organism, its growth, structure, functions; the institutions of society, ceremonial, political, ecclesiastical, professional, and industrial.

"The Principles of Ethics," with the evolution of conduct; ways of judging conduct; ethics of individual life, of social life; rights of property, of women, of children, etc.

Spencer was the son of a poor schoolmaster living in Derby, and had few early advantages. His early education comprised a smattering of the dead languages, and none of the modern ones. He greatly deplored this in after years, especially his lack of German, in which so many scientific treatises are written.

In his seventeenth year he became a civil engineer, and followed this calling for eight years. He was forced out of this by trade depression, and entered journalism in London.

He was never a great reader, and once said that if he read as much as other people he would know as little.

It is a regrettable fact that Spencer received so little financial encouragement. His earlier books were published at a loss, and, even at the rosiest part of his career, his bank account was far from large. Mr. Spencer did not desire wealth, but felt sadly hampered by lack of sufficient money to pursue his studies at ease.

Spencer was a friend of George Eliot's and is even said to have fallen in love with her. However this may be, he fell in love with no one else, and never married.

His writings are models of literary and expository style, which is one of the secrets of his success as a writer.

Regarding the permanency of his influence it is impossible to speak, especially with regard to theories which, at best, must be regarded as provisional, and subject to change with the progress of scientific knowledge.

The British Empire

A CANADIAN BRITISH VIEW

THE British Isles at the present time are pretty well excited over the latest proposals of the Hon. Joseph Chamberlain on the tariff policy of the country.

To some of us in Canada, this is not a matter of surprise, as we have firmly believed for the last ten years that this question would come to the front in such a way as not to be lightly set aside.

Conditions of trade and commerce within the Empire are rapidly changing, and, if the Mother Country is to hold her place as a Mother to the Colonies, she must not allow tradition or prejudice to influence her statesmen in dealing with the vast and all-important subject before them.

Any radical changes in her trade policy are sure to be heralded with great agitation throughout the country. But that is not alarming in itself. Past history has shown that only after great agitations, political meetings and discussions, aye, even riots, have great changes been ushered in, and the birth of new policies become accomplished facts.

The present agitation may result in the complete triumph, for the time being, of those who say "England's policy must be a Free Trade Policy," but the tide of events and thought roll on, and the day is fast approaching when a readjustment of England's trade policy will be adopted by her statesmen, and the Empire will go forward as an Empire, to the fulfilment of that grand destiny, to which she is destined, as the greatest political and commercial power in the world's history.

If the Hon. Joseph Chamberlain is to be the leader in this great movement, well and good. He has shown by his fearless enterprise, his grasp of difficult situations, and, above all, by his ability to familiarize himself with conditions as they actually exist, and adapt himself to the rapidly changing conditions, but if public opinion sets him aside, it is too late, the fire has already been kindled; the great work begun by him will go on to completion.

The people residing in the British Isles are intensely conservative, hating changes, and holding most tenaciously to what their forefathers have done before them, and almost ignoring the great world facts, that changes are taking place all over the world —changes in modes of life, changes in the world's population, changes in the industrial world.

The last-named change is to-day the chief factor that is causing the unrest and discussion within the United Kingdom. England has not receded from her position as a great manufacturing power, but some of her manufacturers and statesmen, as well as thousands of her workmen, have failed to realize that other nations have been developing their manufacturing industries, until to-day England is met and challenged in every market of the purchasing world, by competitors who, twenty-five years ago, did not even command attention.

The splendid open market of England has afforded to foreign manufacturers a sure and safe return for their enterprise, and millions of pounds' worth of manufactured and finished articles are yearly dumped on England's shores, good English money sent out of the country, to help build up rival nations, while the British workman and workwoman are often working half-time, their wages cut to the lowest minimum, and untold misery thereby entailed, all forsooth that England's fetich of free trade may be worshipped and ancient traditions upheld.

German, French, Austrian, and American manufactured articles, such as hosiery, toys, hats, millinery, boots, ironmongery; in fact, a list so long and formidable as to almost stagger belief, are shown in England's trade returns, all of which should be manufactured in Great Britain, and, if she were protected, would give such an impetus to her own

manufacturers as would surprise the owners and dumbfound the "Free Trade" statesmen.

Would such a policy affect her export trade? Not at all; how could it? England has to meet and overcome a high tariff wall when she sells to a foreign nation any of her manufactured goods, at the same time allowing their exports to come into England without any barrier whatever.

The best proof of the consternation and loss that would be the result of a change in England's policy, is already shown in the discussions taking place in foreign countries, that are, and have been for years, getting rich at England's expense.

The last three years has seen the tide of humanity, which for years flowed in a mighty stream from Great Britain and Europe into the United States, turned largely into our own Dominion of Canada. Settlers from the British Isles, for years past, never hesitated in their choice of a new country, the United States was their land of promise, but a land where their identity as British subjects was quickly lost. But, presto! a change has suddenly taken place. The Americans themselves are coming in thousands into Canada, and the British immigrant has at last found out that Canada is a desirable land to settle in and make a home.

We have room for millions, and Canada will steadily grow until we have, at least, as many millions as there are in the British Isles. Our powers of production are, and will be, enormous. Wheat, flour, cattle, horses, sheep, butter, eggs, poultry, fruit, timber, fish, and minerals, are just beginning to be exported; and Canadians are, and will be, countrymen of no mean country.

Does Great Britain desire closer relationship with Canada? Is the word "Empire" to mean nothing more than a name?

Canada is not grovelling or whining for any favors. We are more than pleased with the way our country is developing, and whether we remain in our present relations with the Mother Country, or by Britain's own actions, be brought into closer touch by commercial relations, Canada will still remain loyal, and do her part as the fairest, strongest, and most progressive of all Britain's daughters.

Some of the Old Country daily papers sound a note of warning over the American invasion, and point out that American ideas will prevail, and Canada throw in her lot with the United States. Only dense ignorance can account for any paper advancing such an argument. To these men who write such twaddle in their papers, I say, "Don't remain in such ignorance, come out for yourselves and see this country, mingle with the people, and you will quickly discover that Canadians are too justly proud of their grand Dominion to have the least desire for annexation, and the newcomers are more than delighted with our institutions of Canadian laws, and order and freedom.

I would also point out that the more British-born people come to our shores, the more closely will the ties between Canada and Great Britain be cemented, and certainly Great Britain should have a strong incentive for directing her surplus population to the shores of the vast Dominion, to the Land of the Maple.

Protection and Progress

By John P. Young.

"Whether consciously or unconsciously, protective nations have acted on the theory that creeping must precede walking." But it is doubtful if this feeling can endure long after a nation has passed the stage when the infant-industry argument has lost its force. Unless some better reason for the retention of the protective system can be given when such circumstances arise, it must fall into disfavor. The reasonable assumption will be that the policy has served its purpose, that it has outlived its period of usefulness, and therefore should be swept aside. Unless it can be shown that protection has a sound economic basis, it cannot survive. The child, having learned to walk, would disdain leading strings.

Protection has an economic basis. Its chief function is to eliminate waste of energy and wealth. In assisting in the creation of new industries, in countries adapted to them, it performs this function by conserving the former and preventing the dissipation of the latter. No refinement of logic can obscure the fact that it must be cheaper to manufacture near the spot where the raw material and the foodstuffs for subsisting operatives can be obtained, than in countries remote from where the one and the other are produced. If in the past it has appeared that countries deficient in raw materials and foodstuffs were able to manufacture more cheaply than those well supplied with raw and food products, it was because the countries with established industries had acquired skill and capital. These are purely artificial advantages, and no nation can have a monopoly of them. Application in new countries speedily results in the acquisition of the former and the amassing of the latter. The experience of the United States demonstrates this conclusively. The skill and wealth once having been acquired, there can be no question that their application on the spot of production will result in an enormous saving of human energy, and of that great source of energy —coal.

It is obvious that there is but one method by which a country deficient in raw materials and food stuffs can hope to compete with a rival whose inhabitants possess abundant capital, are equally skillful, and who have, in addition, almost inexhaustible supplies of minerals and a practically unlimited capacity for the creation of raw and food products. That method is to diminish the wages of workers to a point below that for which the workers in the more favored country will consent to work. But success achieved by such means would not disguise the wastefulness of the process of unnecessarily hauling raw materials three thousand or more miles to be manufactured. It could not conceal the fact that this unnecessary transportation involves the expenditure of a vast quantity of human energy, and the dissipation of enormous quantities of coal.

I believe that the facts which I have enumerated will ultimately receive general recognition, and that the prime importance of maintaining a system which will prevent the wasteful results of unrestricted competition, will be admitted. When it is clearly seen that the attempt to secure temporary cheapness is not only attended with immediate wastefulness, but that it also threatens permanent dearness by hastening the extinction of the world's supply of mineral fuel, it will be no longer possible for economists to magnify the value of external trade. The trouble with Cobdenism is that it unduly extols trade. In any economic system the distributor must play an important part; but his role is, after all, only a secondary one. No scheme which elevates the middleman above the producer can be beneficial to mankind. Not all middlemen are useless; but Cobdenism does not distinguish between the useful and the useless ones. Its theory

is that the unnecessary middleman performs as useful a function as the one really needed, to forward the work of distributing.

The Cobdenite takes no note of the waste incurred. He fails to consider that when competition is carried to extremes it makes impossible the achievement of its object. He ignores the fact that the creation of an unnecessary transportation army, and the augmentation of the number of useless middlemen of other kinds militate against real cheapness. He notes that production is on a greater scale than formerly, and he attributes it wholly to the effects of competition. He refuses to take into account that the hauling of a bushel of wheat from the plains of Dakota or the fertile valleys of California does not add to its value, although the consumer in England is obliged to pay twice as much for it as it is worth at the place of production, or that if it were consumed in feeding men employed in gainful occupations near the fields in which it was raised, it would be conferring a greater benefit than it does at present. In short, he refuses to see that there is no economic excuse for the gathering of great masses of people in contracted areas destitute of resources sufficient to maintain them, and that there would be a positive economic gain by their dispersion.

In my opinion, the demonstration is conclusive that the free trade policy, which stands for absolutely unrestricted international competition, if it could win, would result in continuous waste and ultimate dearness; while, on the other hand, it is equally plain that protection, by bringing producer and consumer together, is an eliminator of waste. Therefore, the latter is the system which must finally prevail.

The cheapest market for the time being must necessarily be that in which an industry is already established. No matter how great the resources of raw materials, or how abundant the facilities for converting them into finished products may be in an undeveloped country, in practice it is impossible to utilize them profitably unless artificial aid is extended to overcome the advantages enjoyed by those carrying on industries in older lands.

Had the free trade theory, that it is the part of wisdom to buy in the cheapest market, been generally accepted, it would have resulted in the arrest of that almost simultaneous universal progress which is one of the most conspicuous features of the closing years of the nineteenth century. Had the advice of Cobden and his adherents been followed by Americans and other peoples the world would have witnessed the singular spectacle of one nation becoming its workshop. Had considerations of the immediate benefit of the consumer prevailed, England must inevitably have maintained her industrial supremacy, for there is no doubt that it would have been impossible for rivals, if the disposition to engage in rivalry could exist under such circumstances, to produce as cheaply as that country.

Free Trade or Protection

WITH all the discussion at present waging around the subjects of free trade and protection, the common citizen may be excused for feeling a trifle undecided, or even somewhat "mixed." A few current arguments are deserving of notice, and may assist us in coming to a decision. According to a prominent statesman, "free trade" means "competition on equal conditions," but are the conditions equal? Certainly not. The British producer finds rivalry on all sides. He is forced to fight, without government assistance, against competitors with a strong national backing. The Canadian manufacturer also finds himself competing with the highly-protected industries of the United States and other foreign countries. According to the Canadian Manufacturers' Association our need is, "the adoption of a general tariff framed especially to meet Canadian conditions, based in principle upon, and approximate to, that now in force in the United States, a tariff that shall protect Canadian industries as efficiently as the tariff of the United States protects the industries of that country." Again, a preference without protection is an impossibility, and preference is admitted to be the only way to Imperial unity.

One important result of protection has been the transplanting of American factories to Canada. Under a higher tariff others would find it necessary to follow or relinquish the Canadian trade. Why are we annually importing into this country millions of dollars' worth of goods that Canada is adapted to produce? One cause has been a want or confidence in ourselves and our country's resources; another, the lack of a strong, definite policy to keep our industries safe against the operation of those principles which our commercial rivals to the south have followed consistently and successfully for years.

Why We Need a Revision of the Tariff

We cannot do better than quote the resolutions of the Canadian Manufacturers' Association. Tariff revision is needed—in order that manufacturing in Canada may keep pace with the changed conditions and the needs of our market; in order that capital and labor in Canada may be properly protected against the specialized and highly-protected industries of foreign countries, which use the Canadian market as their dumping ground; in order that Canada's resources may be developed and Canadian industries built up; in order that the surplus requirements of the Canadian market may be supplied from British rather than foreign sources.

The adoption of the U.S. tariff is not advocated, as all manufactures may not require the same measure of protection given by the American tariff.

Further, it is necessary to have a tariff framed from a national standpoint, for Canadian interests, and designed to build up an increased trade with the rest of the Empire.

Teach the Boys to Shoot

In a speech before the Canadian Club at Ottawa, the Hon. Clifford Sifton expressed himself regarding home defence as follows: "He was glad that Sir Frederick Borden was building up the militia. We have no use for an immense military force in Canada. Perhaps from 100,000 to 150,000 men was sufficient. But there should be a trained force to call upon. We want to be prepared for defence, not offence. Every boy that goes to school in Canada should be trained to shoot with a rifle. He approved the Swiss system. There the State presented every young man with a rifle as soon as he learned to use it. Sir Frederick Borden, discussing this plan, said to him that it was a good one, but that no minister of militia could carry it out except after a spontaneous movement. Mr. Sifton believed that if the young men were equipped as suggested they would make it interesting for any nation that attempted to invade the country."

New Guns for the Dominion

During the visit of Sir F. Borden to England, two matters will probably be decided upon. A conference will doubtless be had with the War Office regarding the provisions of the Militia Bill, in which it is proposed to appoint a Canadian officer to command the Canadian militia, also the purchase will be made of field artillery, siege, and maxim guns. It is thought probable that ten or a dozen batteries of field artillery will be bought, also enough Maxims to establish a Maxim company in every city corps. To insure the purchase of none but the best, an experienced artillery officer accompanies the minister.

To Strengthen Quebec

Reports have been recently circulated that the defences of Quebec were being allowed to fall into decay. We can hardly credit this assertion in the face of evidence that considerable sums have been expended annually in repairs to the fortifications. There is now talk of materially strengthening the fortress, and adding to the number of guns, thus enabling it to effectually protect the St. Lawrence route. In addition to this there will be batteries farther down stream to command the approaches to Quebec.

The Acquisition by the United States of St. Pierre and Miquelon

In the first place, it is not thought likely that France will part with the islands, which serve as a base of supplies for French fishing operations. In fact, France needs them, unless she is going "out of business" as a naval power.

The proposition comes as a result of a visit by Senator Lodge to Paris.

The New York *Mail and Express* thus expresses itself: "The possession of these islands would be of immense strategic, and large commercial, consequence to the United States. They command the entrance to the Gulf of St. Lawrence as truly as Gibraltar commands the entrance to the Mediterranean. In a military sense, they might be made to counterbalance the advantage which Great Britain has in the possession of Halifax."

As a piece of brazen effrontery this surely caps the climax.

It is a satisfaction to learn that the matter has been taken up by representative Canadian associations; and that a strong protest will be made to the British Government against any projected acquisition of the islands by the United States.

Rights in the Hudson Bay

The aggressive policy of the United States has awakened in Canadians the feeling that unless the proper precautions are taken we may have a repetition of the Alaska incident on the shores of the Hudson Bay, as well as the Atlantic seaboard. The fishing rights of the United States in Hudson Bay have no existence in fact. That has been settled by treaty forever. The Republic has no more rights there than we have in New York Harbor. Canada's claim is indisputable, and the government should be heartily endorsed in having sent an armed cruiser to assert our rights.

Some Good Things From the World of Print

JOHN D. ROCKEFELLER

Standard Oil Ethics

MR. ROCKEFELLER had the powerful imagination to see what might be done with the oil business if it could be centred in his hands, the intelligence to analyze the problem into its elements, and to find the key to control. He had the essential element to all great achievements, a steadfastness to a purpose once conceived which nothing could crush. The oil regions might rage, call him a conspirator, and those who sold him oil, traitors; the railroads might withdraw their contracts, and the legislature annul his charter; undisturbed and unresting, he kept at his great purpose.

The producers and independents of the oil regions believed in independent effort—every man for himself and fair play for all. They wanted competition, loved open fight. They considered that all business should be done openly; that the railways were bound as public carriers to give equal rates; that any combination which favored one firm or one locality at the expense of another was unjust and illegal.

Mr. Rockefeller's point of view was different. He believed that the "good of all" was in a combination which would control the business, as the South Improvement Company proposed to control it. Such a combination would end at once all the abuses the business suffered. As rebates and special rates were essential to this control, he favored them. Of course, Mr. Rockefeller knew that the railroad was a public carrier, and that its charter forbade discrimination. But he knew that the railroads did not pretend to obey the laws governing them; that they regularly granted special rates and rebates to those who had large amounts of freight. That is, you could bargain with the railroads as you could with a man carrying on a strictly private business, depending in no way on a public franchise. Moreover, Mr. Rockefeller knew that if he did not get rebates somebody else would; that they were for the wariest, the shrewdest, the most persistent. If somebody was to get rebates, why not he? This point of view was no uncommon one. Many men held it, and felt a sort of scorn—as practical men always do—for theorists, when it was contended that the shipper was as wrong in taking rates as the railroads in granting them.

This lack of comprehension by many men of what seem to others to be the most obvious principles of justice is not rare. Many men who are widely known as good, share it. Mr. Rockefeller was "good." There was no more faithful Baptist in Cleveland than he. Every enterprise of that church he had supported liberally from his youth. He gave to its poor. He visited its sick. He wept with its suffering. Moreover, he gave unostentatiously to many outside charities of whose worthiness he was satisfied. He was simple and frugal in his habits. He never went to the theatre, never drank wine. He was a devoted husband, and he gave much time to the training of his children, seeking to develop in them his own habits of economy and of charity. Yet he was willing to strain every nerve to obtain for himself special and illegal privileges from the railroads, which were bound to ruin every man in the oil business not sharing them with him. Religious emotion, and sentiments of charity, propriety, and self-denial seem to have taken the place in him of notions of justice and regard for the rights of others.—Ida M. Tarbell, in *McClure's Magazine*.

The Contagion of Work

ABOUT two years ago a Russian firm of shipbuilders sent over several workmen to learn American methods, and to get the American spirit. Within six months these Russians, naturally bright and teachable, became almost the equal of the American artisans among whom they worked. They went back home. A year later they had lost all traces of the peculiar American energy and spirit, with which they had returned saturated. They were Russians again—docile, imitatively skilful, but without ambition, and without a trace of individuality in their work.

In this instance are hints of many things, two notable and important: That American excellence is in the democratic American atmosphere, rather than in the individual men; that the most unpromising of our immigrants can be made over into men, as a rule, by breathing that atmosphere.—*Saturday Evening Post.*

The Empire of the North

NO longer is Alaska, even in popular conception, the lone land of ice and snow which fiction and tradition long presented it. Northward in the last five years, swift on the heels of the gold-seeking pioneers, have gone railroad-builders and telegraph linemen, engineers, capitalists, bankers, teachers, and settlers, until not only Alaska, but the whole vast stretch of the far North-West is repeating California's marvellous story of development. Steamers, many of them palatial in their fittings, now navigate the Alaskan rivers; towns with organized systems of government are growing fast, with schools, and banks, and churches and streets lighted by electricity and paved. The telegraph and the telephone connect the principal settlements.

From end to end of the Yukon, mightiest of the rivers of the world, the traveller may wander during four months of the year and never see snow. Instead there will be a tangle of rich vegetation, of great forests, of grass that grows as high as a man's shoulder, and endless fields of beautiful plant life. Wild berries in great variety—raspberries, currants, huckleberries, blackberries, etc.; beautiful ferns waving in the soft breezes, great beds of the purple lupine and the red columbine, wild celery and wild parsnip growing many feet high, ponds on which float great yellow lilies, with the purple iris bordering their banks, are everywhere.

The development of the North has only begun. When the cod banks of the coast have been exploited, the salmon industry placed on a more systematic basis; the deposits of gold, iron, nickel, copper, and coal worked by adequate modern machinery; the vast tracts of fertile land brought under cultivation, and the railroads briefly indicated have been completed, the great North will be no longer the lone *terra incognita* of the past, but will throb with an active and productive civilization.* — William R. Stewart, in *World's Work.*

A Ship Brake

THE Canadian Government has recently equipped one of its vessels—the steamer *Eureka,* plying in inland waters—with a ship brake. As the name indicates, the brake is intended to check the speed of a vessel. It can also be utilized to assist in turning about in a limited shipway. In a trial made near Montreal, the steamer was driven ahead at an indicated speed of eleven knots an hour. Steam was then shut off, and, simultaneously, the brake on each side opened. The vessel came to a full stop within a distance equal to her own length. When the engines were reversed, all headway ceased after she had gone about half her length. In manœuvring the *Eureka* at full speed, she was turned within her own length, with one brake thrown open. An examination of the hull and brake mechanism after the tests showed apparently no harmful strain, and in operating the brakes no jar or vibration was observable by those on board.

The brake, which is placed on the sides of the hull, consists of a stout plate of steel, heavily reinforced, folded snugly against the side of the ship when not in use. The movement of the brake can be controlled entirely either from the bridge or from the engine room.—*Scientific American.*

*All this applies equally to Canadian territory in the North-Yukon, etc.—EDITOR.

LIFE INSURANCE

II.—THE THREE SYSTEMS

BY MAX JESOLEY

IN our first article we outlined the history of this beneficent institution from its insignificant beginning to its present vast development, and we have now to describe the three systems under one or another of which every form of life insurance that may be devised must be ranked, viz., the Level Premium, the Natural Premium, and the Assessment Systems.

If the classic apothegm, *quot homines, tot sententiae*—"as many opinions as there are people"—were not so true, it is possible that, as in fire and marine so in life insurance, only one system might have been required. But the different notions and conditions of the insuring community have demanded variety of choice, and the supply must needs be forthcoming.

One person, for instance, regards investment as the main thing. He would not take the insurance, however cheap, without the investment, but to secure the investment he will accept the insurance.

Another man wants life insurance as an estate. He thinks that everyone that has a family to support ought to make due provision for them in the event of his death. The investment idea cuts no figure with him. Indemnity first and an estate afterwards are what he has in mind. He wants a good policy contract, one that will be non-forfeitable and incontestable after several premiums have been paid upon it. Dividends are a secondary consideration, but the premium payments must be limited to a certain number of years, ten, fifteen, or twenty, at the most.

For both of these classes the Level Premium System is the only one to be considered, as it alone can supply what they desire.

Another class is represented by the man who believes in life insurance, but is controlled by the conviction that he can handle his own money better than any insurance company can handle it for him. He can make his own investments he asserts. He therefore wants pure insurance for a definite amount guaranteed in the policy, he wants it only for the working period of his life, and he wants it cheap.

He prefers to pay for it quarterly in advance, and when paying he wishes to know how much he is paying for insurance, how much for expenses, and how much for contingencies. He is willing to pay for such insurance at an increasing cost from year to year, as his age increases. To his requirements the Natural Premium System responds.

There is yet another and altogether different class of insurers. Their idea is to pay for a thing when they get it, but not before. The conception of a number of individuals forming a society, the object of which is that whenever one of the members dies all the others contribute towards the payment of a certain sum to the bereaved family, commends itself warmly to him, and he readily joins such an organization. In consequence a great number of these societies exist. They are called Assessment Societies, and, while it is true that not one scientific principle upon which sound life insurance is based enters into their constitution, yet it cannot be denied that, in their actual working they have, by the payment of sick, death, and funeral benefits, prevented a vast amount of suffering, and rendered incalculable service to the fatherless and the widow.

Some of these Assessment Societies have grown to proportions rivalling those of the ordinary life insurance companies, despite the unsparing antagonism of the latter, but, of course, they do not possess the same qualities of permanence.

We will now proceed to point out the distinguishing characteristics of the three sys-

tems, and the requisites for soundness and permanency in each.

I.—The Level Premium System.

1. The premium is required to be paid in advance.

2. The contract between the Company and the insured is called a Policy.

3. This policy always designates a definite sum to be paid by the company to the person or persons mentioned therein, and called the Beneficiary, or Beneficiaries, as, for instance, the wife, the children, the creditors of the insured, or the legal representatives.

4. This premium is a "level premium," that is, it does not either increase or decrease during the period of payment, unless, of course, reduced by profits declared and applied in that way.

Such are the chief characteristics of policies upon this system, and in order that the business should be sound and permanent it is necessary—

(*a*) That the premium be based upon safe calculations of death claims, interest earnings, and expense ratio.

(*b*) The Company must have in hand from year to year the amount of reserve required by law, safely invested in securities yielding a rate of interest not less than that assumed in making up the premium. If a higher rate be realized, then a dividend can be paid, which may be taken by the policy-holder in cash, or applied towards reduction of the premium.

As the reserve is the heart of the whole thing, some further explanation seems desirable. Upon the payment of the first premium it is required that a part of it shall be invested by the Company, and compounded annually at a certain rate of interest until the policy becomes a claim by death or maturity, when it is applied in part payment. With each succeeding premium the same must be done, and the accumulation of these investments constitutes the reserve which, of course, becomes larger the longer the policy remains in force, until at last it equals the face value.

When a company has not in hand the amount of reserve required by law, it is not solvent, and it is the duty of the Government Insurance Department, whereof Canada possesses the best in the world, to compel the company to make up the deficiency, or retire from business.

The Level Premium is composed of three elements which will be understood by the following statement. For a policy of $10,000 on the ordinary life plan at age 35 the first premium would be, say $264.90, made up in this way:

1. The Reserve Element ...	$110.39
2. The Mortality Element	88.27
3. The Expense Element.....	66.24
	$264.90

Thus of the three constituents of the premium, one may be said to belong to the policy-holder, while the other two are his contribution towards the necessary outgo of the company.

The reserve must not be confounded with surplus. It is an altogether different thing, for a company may be perfectly solvent although it can show no surplus, but it is insolvent unless it has a sufficient reserve to satisfy all the demands of insurance law and actuarial experience.

The reserve, nevertheless, may produce a surplus by earning a higher rate of interest than was assumed at the start. For instance, the rate assumed may be only 4 per cent., whereas the investment may earn 5 or even 6 per cent. Then, in that case, the extra earnings would result in dividends payable to the policy-holder.

The special function of the reserve, however, is to obviate the inevitable increase in the cost of insurance as the policy-holder grows older. Out of 1,000 persons living at the age of thirty-five, the mortality tables show that 9 will die in the ensuing year; out of 1,000 living at forty-five, 11 will die; out of 1,000 at fifty-five, 18; out of 1,000 at sixty-five, 40; out of 1,000 at seventy, 62; out of 1,000 at eighty, 145; at eighty-five, 236; and so on, in rapidly increasing ratio. Therefore, the older one is, the greater the likelihood of death, and the greater the cost of insurance.

Now, if the policy contract, instead of calling for the same premium each year, should call for a gradually increasing premium, there would be no need of reserves.

The company and its members would do business on the rule of pay as you go, and while the cost at the start would be less than on the Level Premium plan, in later years it would be much heavier. Thus, in the case of a policy issued at age thirty-five, the level premium is greater than the actual cost of insurance up to age fifty-six, but after that it grows rapidly less. Just here the reserve comes in, and, by meeting the increased cost, prevents the Level Premium from being raised.

Thus understood, the reserves of life companies do not, as so many suppose, constitute the wealth of these companies; but, on the contrary, are a debt due from the corporation to its members—a great trust to be faithfully administered.

The Mortality Element requires little explanation. Theoretically, it is the maximum amount chargeable to the insured in any one year as his contribution to the payment of the death claims. One often sees in the advertisements of successful companies the statement that the death claims for the preceding year proved to be considerably less than was estimated. When this results it means, of course, that every policy-holder profits thereby just as he would if the interest earnings exceeded the estimate.

As for the Expense Element, that is the addition made to the net premium for commissions to agents and cost of management, and also for possible excess of death claims over the estimate. The amount of this is a matter for the management. The reserve and mortality elements are determined by careful mathematical calculation, but the expense element or "loading," as it is technically called, is entirely at the discretion of the officers of the company, and its proportion to the net premium is the best possible proof of good or bad management.

II.—The Natural Premium System.

In common with the previous system, this one requires that the premium be paid in advance, and that a definite sum be designated in the policy to be paid by the company to the beneficiary on the death of the insured.

The essential difference between the two is that the premium is not a fixed, but a progressive one—it grows larger every year. This is because, instead of being comprised of three elements like the Level Premium, the Natural Premium has only two, namely, the mortality element and the expense element, the reserve element being eliminated.

In consequence of this difference, the natural premium is at the start much less than the level premium, but, as the years go by, it overtakes and passes the other, and, if the policy-holder live long enough, will inevitably become altogether excessive and intolerable.

On account of this feature, the Natural Premium system has not assumed large proportions, although many efforts have been made to popularize it, and there seems no likelihood of its ever becoming a serious rival to the Level Premium.

III.—The Assessment System.

The Assessment System has more variety about it than either of the preceding ones, because, not having to conform to any mathematical theory or ascertained experience, it may represent the unrestricted ingenuity of the human mind as applied to the problem of insurance.

It has certain distinguishing characteristics, however, which may thus be summarized:

1. The premiums, usually called assessments, whether collected before or after the death of a member, are not limited except by the actual mortality needs of the society. Some societies collect after each death, others at fixed dates, monthly, bi-monthly, or quarterly, the amount of the assessment being determined by the number of deaths which have occurred since the preceding assessment.

2. The contract between the society and the insured is called a certificate of membership.

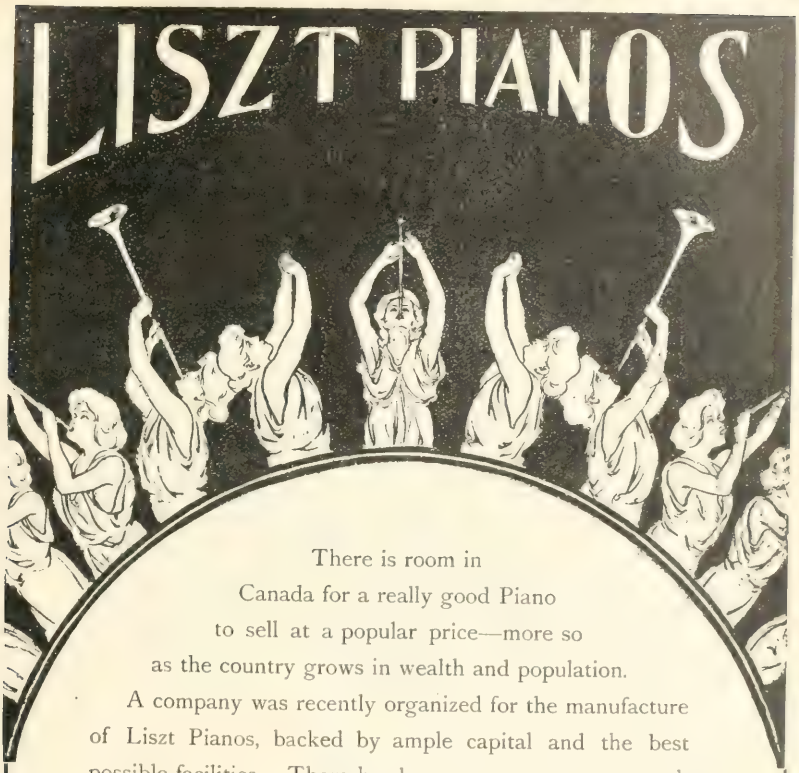
3. The certificate usually designates a definite sum to be paid by the society on the death of the member, but the payments by the member must be flexible, and capable of increase or decrease, in most cases the former. If the assessments be inflexible, then the benefits under the certificate must be variable.

4. The rate of assessment is as varied as the amount in the different societies, and it would be out of the question to give details of each. Some have the same rate for all members without reference to age. Others have a sliding rate according to age at entrance. Others still have a classified rate, the member paying an increased assessment when, by process of years, he passes from one class into another, and so on through a veritable legion of rates and classes.

For the continuance of business of any assessment society, however organized, it is imperative that there should be a constant infusion of new blood, that is, of members in the prime of health and youth. Therein lies the supreme distinction between the Level Premium System, and the Assessment System. Were any Level Premium company, whose reserves have been kept up to the standard, to cease issuing new policies, the policy-holders already on its books would in no wise suffer thereby. They would simply continue to pay their premiums as before, and all their claims by death or maturity would be met out of the accumulated reserves. There are several English companies in this position at the present moment. They have long ceased to accept applications, but they are paying in full every claim as it becomes due.

Not so can it be with an Assessment Society. Once the supply of new blood diminishes, the society begins to languish. If members then drop out, the process of disintegration goes on with increasing rapidity, until the inevitable collapse occurs, and all those who have been paying assessments for a longer or shorter period are left with nothing to show for it save a valueless certificate of membership.

The three systems, therefore, stand in this order of merit: First, Level Premium; second, Natural Premium; and third, Assessment.

In our next article we will take up and explain the different policies and contracts entered into by standard life insurance companies with their policy-holders.

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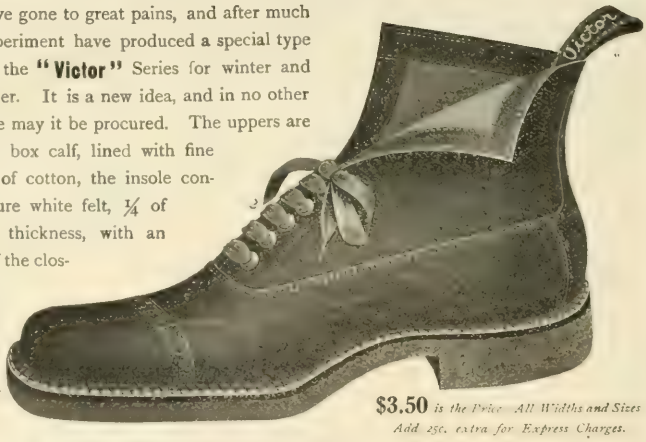

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CONTENTS, VOLUME II.

(First Three Numbers)

JANUARY, 1903

Current Comments
The Utilization of Natural Resources
The Levelling of Hodgson's Summer Island
The Man Who Did Not Swear
A Message from Benedictus Levita
The Impressions of Janey Canuck Abroad
Literature: Of Interest to Ladies: Home Department

FEBRUARY, 1903

Comments on Current Events
Current Events
A Paolo of the Pine Lands
The Fencing-Master
In Time of Need
The Impressions of Janey Canuck Abroad
Of Interest to Ladies
Home Department: Financial

MARCH 1903

Current Comments
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11TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31, 1902

TORONTO, March 9th, 1903.

To Members:

The Management have pleasure in submitting the 11th AnnualReport of the Company, for the year ending 31st December, 1902.

The business of the Company shows a very satisfactory progress.

The figures embraced in the Report bear evidence to the vast business the Company is handling.

Cash paid members amounted to $736,348.06, an increase over last year of $222,992.69.

The gross assets have increased from $1,282,808.26 to $1,572,135.78, making a net gain of $289,327.52.

An addition of $10,000.00 has been made to the Reserve Fund, which now stands at $55,000.00.

Since organization 11 years ago, this Company has paid in cash to members $2,266,659.08. In the handling of all this business, no member has lost a dollar of the money invested. The whole amount paid in with interest being returned when the required period has been reached.

Every care and attention will be given to the business by the management, so as to ensure a continuance of the progress and prosperity which the Company has so far experienced.

Respectfully,

JOSEPH PHILLIPS, *President.*

ASSETS.

Mortgage Loans on Real Estate	$683,250 00
Real Estate	575,598 21
Loans on this Company's Stock	72,231 45
Accrued Interest	3,592 34
Advances to Borrowers, Taxes, Insurance, etc.	2,820 40
Accounts Receivable	968 08
Furniture and Fixtures	7,162 88
The Molsons Bank	222,368 04
Cash on hand	4,144 38
Total Assets	$1,572,135 78

LIABILITIES.

Capital Stock Paid in	$1,253,438 90
Dividends Credited	42,504 34
Borrowers' Sinking Fund	46,697 03
Mortgages Assumed for Members	10,800 00
Reserve Fund	55,000 00
Contingent Account	163,695 51
Total Liabilities	$1,572,135 78

TORONTO, February 28th, 1903.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company,** and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings.

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec 31st, 1893	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,993.59	
" " 1895	174,608.04	43,656.88	$1,000.00
" " 1896	288,248.97	89,339.27	2,000.00
" " 1897	469,109.92	96,804.88	13,000.00
" " 1898	540,240.91	247,691.87	18,000.00
" " 1899	732,834.27	290,862.70	25,000.00
" " 1900	1,002,180.89	298,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the Revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alik in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President. V. ROBIN, Treasurer.
A. T. HUNTER, LL.B., Vice-President. E. J. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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Reserve Fund, - - - - -	2,720,778.00

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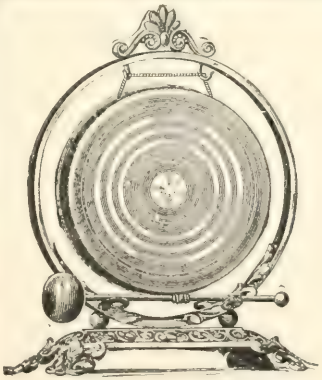

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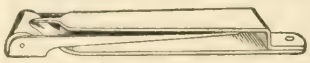

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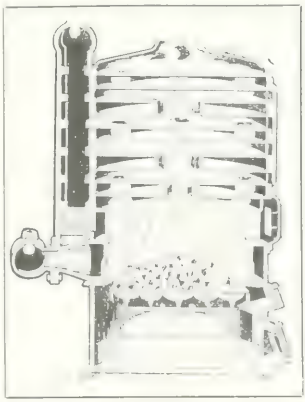

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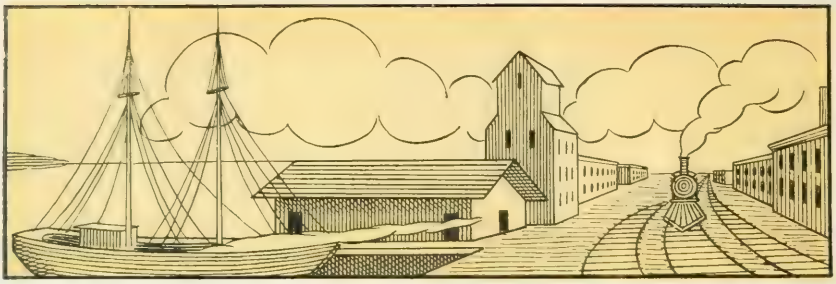

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CONTENTS

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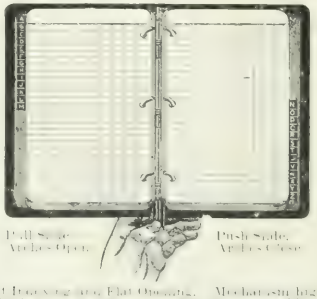

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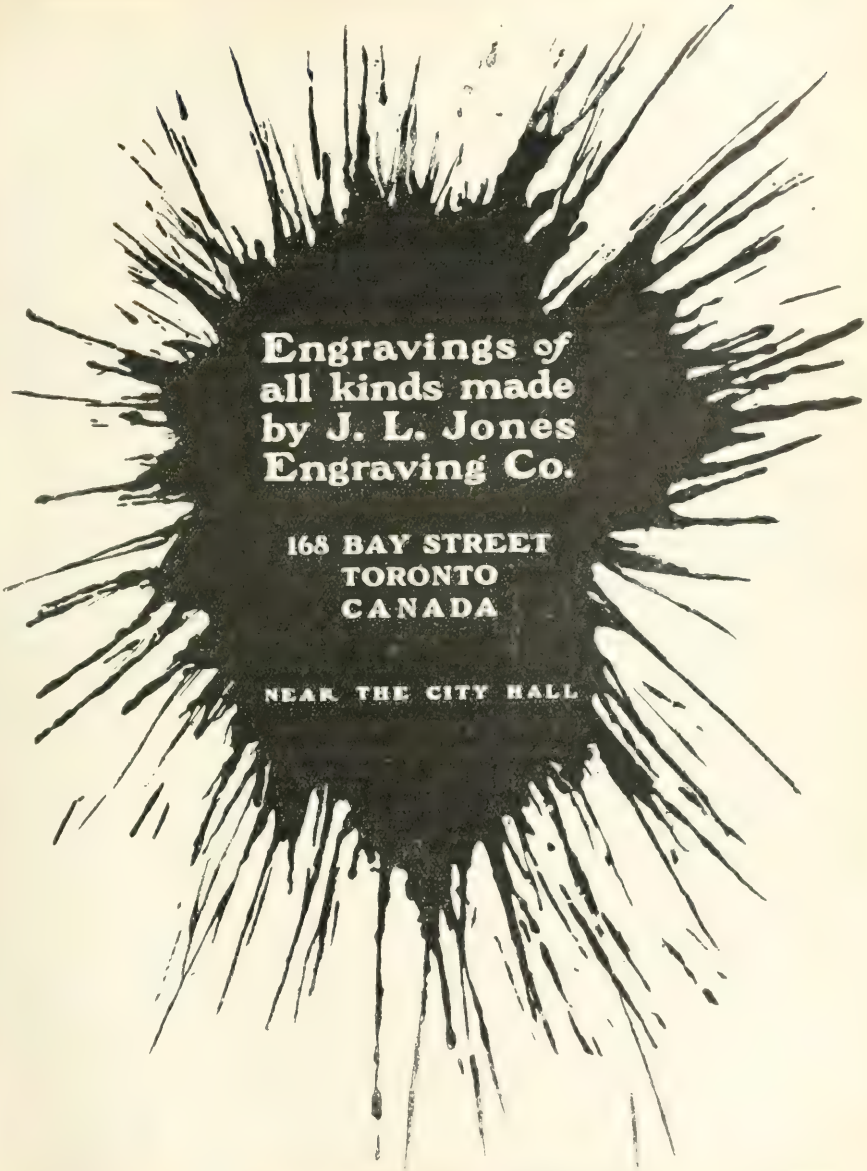
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CONTENTS FOR MARCH, 1904

"THE HAND OF FATE"	By Harvey J. O'Higgins	121
QUEBEC—THE PICTURESQUE (Illustrated)	By J. Macdonald Oxley	129
MARKED MISSING AT LLOYDS	By C. Frederick Paul	150
WHAT OUR COUNTRY IS DOING		159
THE ALASKAN BOUNDARY	By Lex	165
TARIFF REVISION CALLED FOR	By Mahlon Harvey	167
CANADA FOR CANADIANS		170
SOME GOOD THINGS FROM THE WORLD OF PRINT		173
LIFE INSURANCE III. The Different Plans and Policies	By Max Jesoley	179

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THE
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VOL. IV. TORONTO, MARCH, 1904 No. 3

"THE HAND OF FATE"

BY HARVEY J. O'HIGGINS

I.

HE stood beside the low stone wall of Central Park, looking at a bench in the sandy border of the sidewalk there, with his straw hat on the back of his head, and his hands deep in his trousers' pockets. It was nearly midnight, and he was tempted by a dozen aches in his back and legs to accept the invitation of the empty seat. He declined it when he remembered the night-sticks of the policemen. He would be safer from them in the bushes which showed on the other side of the wall.

He put his hand on top of it, and vaulted into the shadows. But the level of the Park proved to be at least three feet below that of the street; he came down on his heels with a jolt that cracked his jaws together, and he fell back in a sitting posture against the foot of the wall, with a grunt. It seemed the final betrayal of fate. He gave up the struggle. He stretched his legs out painfully before him, put his hat on his knees, and fluttered out a sigh that was half of relief for the ease of sitting, and half of dejection for his misfortunes.

It was the last day of his first week in New York. He was a college graduate, newly outfitted for life with a liberal education. He had turned to newspaper work as the proper trade for his tools. And he had learned that midsummer was the dead season in the newspaper offices, and that college graduates were a glut on the market.

One managing editor, to whom he had brought a letter of introduction, had offered to buy a news-story from him whenever he might have one to sell. The others had returned answer to him, through their office-boys, that there were no vacancies in their staffs. In these circumstances, it had seemed unwise to go back to his Brooklyn lodging-house to waste the night in unconsciousness of a whole city full of possible news-stories. It was better to look for the trail of one.

He had walked from Newspaper Row up Broadway to Fifth Avenue, and up Fifth Avenue to the Park, desperately stalking his game; and he had not struck the "scent" of any item that could possibly be sold. He had come to the conclusion that he did not know the haunts and lairs of his prey; that he would not recognize a news-story, anyway, if one passed him on the flag-stones; that, in the mysterious language of the editor, he had not the "nose," in fact.

He shut his eyes on a burning dryness in them. . . Yes, he was a failure. . . . He would go back to his native city, and study law.

* * * * * * *

He was awakened by he did not know what; but he was tenderly raising his head from his shoulder on a cramped neck, when he heard the scrape of a foot on the gravel above him. A white bundle came down through the darkness to drop into the grass

at his feet. He looked up, cowering, to see whether the owner were about to follow it and fall on him. He heard the footsteps again, some distance farther north.

The package remained. He reached out to feel it, and found it limp, and soft, and yet firm and heavy, too, for its size. If it had not been so neatly wrapped in a newspaper, he might have supposed it to be a parcel of meat; it had that cold weight and unresiliency. He hesitated a moment, trying to imagine what it might be. And then he tore a slit in the paper, struck a match, and bent down to see a finger-knuckle showing above the band of a gold ring.

It was a human hand!

The grisly touch of it smote him with such a stroke of horror that his legs kicked up under it as if it were a snake, and tossed it into the air. His arms flung out at it, and threw it from him. His head jerked back against the wall with a blow of such force that it almost stunned him. In a shuddering nausea, he sat there stiff, his fingers dug into his knees, and his teeth clicking like castanets. Then the thought of "Murder!" broke on him as if it were a shout, and startled him to his feet. He caught up his hat and began to run along the wall to escape from that revolting evidence of a crime which he might be accused of having committed if he were caught.

When he came panting to the lamps of a Park exit, the sight of the elms there, spreading their leaves to the electric light like stage trees to the glare of the calcium, stopped him. To rush out before the public eye, in that state, would be fatal. He stood to catch his breath. He tilted his hat on the back of his head. He put his hands in his pockets. He rounded the wall, with a trembling nonchalance, to the street.

And a single glance down the avenue sent him skulking back to the shelter of the stone gate-post; for, between him and the distant bench which had tempted him before he entered the Park, he saw the figure of a woman. It was his first thought that she might have seen him running through the bushes; and then he saw that she was coming toward him with the stumbling gait of one who was trying to overwalk her possible speed; and when she turned to glance back guiltily over her shoulder, he understood! It was she who had thrown away the hand!

Here was his news-story!—the story of a murder black enough for the heaviest type that was ever set in a headline. Gad! what a fall of luck! He drew his hat down on his eyebrows. What luck! He clenched his hands and waited for her, tight-muscled, his legs quivering, his shoulders hunched, as if he were waiting for the crack of the starter's pistol in a foot-race. She was rapidly drawing nearer. He heard the blood beating in his ears. "One—two—three—four—five—six." He swallowed, and took a long breath. He stepped out and said: "You dropped something!"

He had intended to say it sternly, menacingly; it came out in a shrill squeak of nervousness, and it stopped her dead. She rose on her toes, with a lift of the shoulders, and began to back away from him.

Now, he was ready—if it proved to be a man in disguise, and the villain attacked him—to cry out "Help! Help! Police!" and run for it. He was ready, if the wretch tried to escape him, to pursue him till he dropped. He did not know what he would do if it proved to be a woman, and she fainted.

She did none of these things. She backed, stiff-kneed, off the sidewalk into a tree, and jerked out, "It wasn't mine." And the light struck the lower part of her face, and he recognized her.

II.

Early in the afternoon, he had been crossing Fifth Avenue at Thirty-Fourth Street, when a young woman drove past in a victoria, with an open parasol resting carelessly over her shoulder. A sudden gust of wind had snatched it out of her hand and carried it into the gutter. He had picked it up and returned it to her. She had smiled rather sadly, and said, "Thank you."

And this was she!

She stood in white against the black tree trunk, a tall, broad-breasted woman in summer flounces and thin sleeves. The upper part of her face was shaded by the slope of her hat, but the light lay in a clean edge across the bridge of her nose, and showed

her mouth—which he remembered as a wide, but perfect bow—drawn and trembling on her teeth. This was she! The woman who had driven down the avenue in the sunlight and smiled on him like a princess, was out at night, a horrible creature, fleeing through the shadows with a human hand in a paper. What breathless tragedy had been enacted in the meantime? What awful circumstances had forced her—for he could not believe her the monster.

He said hoarsely: "I saw you throw that hand into the bushes. . . I ought to tell the police. . . But if you can make—any explanation—"

She struggled with a choking voice, but could not make the words. She put a hand behind her, to support herself against the tree.

"I can—I can imagine," he said, "how such things can happen—to an innocent person. I can't believe—I saw you this afternoon."

"Me?" she asked, faintly.

He replied: "I returned your parasol."

She looked at him in silence, and then she stood out from the tree trunk with an evident return of confidence.

He took off his hat. "If you can give me any explanation."

She drew herself up to the height of his deference. "Thank you," she said.

He waited, watching her. She looked down at the toe of a beaded slipper, drawing back her skirts from the dust. "The doctor," she explained, "had that preserved in alcohol in his office. And one of the servants upset it—dusting." She raised her head. "He's out of town, and I didn't know what to do with it. It was—the weather was warm. We had no fire in the furnace. The back court is all paved. . . So I threw it into the Park."

For a moment he believed that the bottom had fallen out of his story, and dropped him down on flat and unsalable commonplace. Her explanation was so unexpectedly plausible, that even the halting manner in which she had groped her way through it could not harden him to suspicion. "Well," he said, "you certainly took a big risk." She did not speak. "You should have given it to one of your servants."

"They're all out of town," she replied, reluctantly, "at our country place. We were the only ones in the house."

"'We?'" he asked.

She caught herself up with a nervous gasp. "Oh, I mean myself and the coachman."

It struck him at once: would the mistress of the house couple herself with the coachman in the familiarity of a "we?"

"And how?" he cried, on the sudden thought. "How could one of the servants upset it in the doctor's office when they are all out of town?"

It seemed to him that she blushed, but he could not be sure, because she concealed her face by looking down at the ground again.

"I upset it myself," she confessed.

He put on his hat with a grim smile. "Dusting?"

She nodded.

Absurd! "I suppose," he said, "you must see that your explanations are unsatisfactory. I don't know whether you see that you stand suspected of—"

"How?" she cried.

"By being in possession of a part of a human body which you try to dispose of secretly, at night. . . Where is the rest of it?"

"That was all there was."

"How—did he—die?"

"I don't know," she said, in a hoarse fright.

"Who does?"

"The doctor, I suppose."

"I shall be compelled," he said, "to see him."

"But he's out of town."

"Then I must see his office."

She did not move.

"Understand," he warned her, "that it's in my power to call a policeman. You'll get no such consideration from him. You'll be arrested—"

"I'll go—I'll go," she broke in hastily. "The house is just over here—around the corner."

He bowed. "Very good," he said.

Now, here was this woman—whom he had seen driving in Fifth Avenue—out guiltily, at midnight, trying to get rid of a dissevered hand. She told an impossible

story about being alone with her coachman, dusting! She did not seem to be a woman capable of murder, but there was something strange about her manner. She was hiding —*something*.

The two files of electric lamps, drawn up along the curbs, lit a deserted street. The houses were a row of closed doors and darkened windows—sightless and deaf things of stone. He was going through a sleeping city—to what?

Well, in any event, he must go. It was his only hope of retrieving a fortune that had fallen on vagabondage and sleeping in the Park. He walked doggedly beside the swish of feminine draperies and the click of a high heel, looking down at her shadow as it wheeled and floated across the flagstones under the corner light.

The blackness of the side street blotted out her silhouette. She said suddenly: "Why are you making all this trouble for yourself—and for me?"

"Well, another person," he defended himself, "might have made more for you and less for himself. You could be arrested for throwing that thing into the Park, for example."

She turned on him, in a plaintive indignation. "I don't see why you're doing it at all."

"I'm a reporter," he replied.

Her foot scraped on the sidewalk in a way that told him the information was not only unexpected, but startling. She caught her gait again at once, but she proceeded in a silence which, he knew, was busy with thought.

She said at last: "You're going to write about it?"

"I'm a reporter," he said, "but I hope I am also a gentleman. I have to satisfy myself—"

"I told you how it happened," she protested.

"You told me a contradictory story," he replied.

"It was true—most of it."

He hastened to say: "I quite believe you. I only wish to be satisfied that your husband is a physician—and that your parcel contained nothing—criminal."

She replied helplessly: "Very well. Here's the house."

III.

It was an old brown-stone residence of five stories, with a flight of stone steps let down from the first floor to the sidewalk, and a servants' entrance tunnelled under them into the basement. He could see no doctor's sign anywhere displayed, and the whole house was dark except for a basement window in which a streak of light showed, like an open seam, between the sash and the blind. They went down two steps into the area. She reached up to take a key from a ledge beside the grated basement doorway. And when he passed in after her, she turned to fling the door shut behind him with an ominous clang and rattle of its iron lattice.

He followed her thoughtfully, into a lighted room; and there, as if the lamp flashed it on him, he remembered that ring shining on the dead hand. It was impossible to believe that a surgeon's knife—

His teeth bit together on the thought. He looked up at her, pale and staring, and he found her fumbling at the pins of her hat and studying him under the brim of it. His eyes held hers in a fascinated gaze that seemed at last to frighten her. She dropped her hands. "Well?" she said.

He darted a stealthy glance around him, alert to his danger; and by virtue, perhaps, of that alertness, he recognized the room as a servants' reception-room, from the way in which it was furnished with the cast-off upholstery of upstairs.

"Well?" he heard her say.

He turned to see that she had retreated to get the table between them, and had left his way clear to the door. He started towards it.

"No!" she cried. "No! You can't leave here until you promise you'll not write anything about me."

He faced around to the threat in her tone.

"I'm not the doctor's wife," she said. "I'm—his housekeeper."

She was red. He swallowed, but could not speak.

"The coachman was just exercising the horses when you saw me out to-day. . . I told you the truth about that hand. I upset it in the laboratory. . . It was the only way I could get rid of it. . . If you put it in the papers, I'll lose my place."

He wet his lips. "There was a ring on the finger," he said hoarsely.

Her cheeks went so hot with blushes that it brought tears to her eyes. "I put it there," she confessed. "It had an inscription in it. I wanted people to think that it was *my* hand."

It was impossible to mistake her manner. "I—why?" he gasped.

She caught off her hat and threw it on the table. "Because," she cried, with tears, "because I wanted everyone to think I was dead. I—I wanted to kill myself—and—and I was too afraid."

She sank into a chair beside the table and dropped her head on her arm, in a pitiable posture of shame and grief. She began to weep, struggling with choked sobs. He watched her, winking quickly against the smart in his own eyes.

Her neck, bare in a low collar, had a pathetic defencelessness in the soft curve that showed under the coil of her hair. He stared at her helplessly.

"Don't," he said. "Don't do that. Tell me what's the matter. Maybe I—I could help you."

She rolled her head on her arm, sobbing.

"It isn't anything—wrong—is it? Anything criminal?"

"No, no," she wept. "Go—away."

He straightened up and looked down at her hand, that worked hysterically, clutching the cloth, in her efforts to regain control of herself. It was a hand of firm, white flesh and sensitve fingers; and it was not the hand of a working woman.

He was boyishly young to life, taught in generous ideals of chivalry and the love of women. "I can't," he said. "I can't—go away and leave you like this. Can't I do something?—get somebody?"

"There isn't—anybody."

"Your friends," he said. "Your family."

She answered him with a fresh burst of weeping.

"Where are they?"

"They're—they're not here."

"Where are they?" he coaxed. "Let me send for them."

She did not answer.

After a little thought he said, gruffly; "Well, that hand will be found to-morrow morning, and I'll know who put it there. Are you going to tell me the truth about it, or—I promise you that if you *do*, I'll not write or speak a word of it."

She asked, in a voice dead of feeling: "What do you want to know?"

"Why—why did you want to make people believe—that you were—"

She raised herself from the table, her arms stretched out stiff before her on it, her head drooped in an agony of humiliation. "Because I ran away from home," she said, so low that he could scarcely hear her. "I quarrelled with my father about a man—a man he disliked. And I ran away to him—in Albany. . . . He made excuses as soon as he met me at the station. He—he wanted me to go back home. He wouldn't—"

He took his breath through his teeth, suffering with her. "And you came to New York?"

She nodded stiffly, writhing her fingers.

"And got work as a servant?"

"Yes," she sobbed. "It was all I could get."

He stood in silence, biting his lip. Then he burst out suddenly, "Let me help you. I can't—I can't go away and leave you like this. God—it's awful. Let me do *something*. Surely, there's *something*."

She shook her head from side to side, her tears falling on her arms. "Nothing, nothing! I couldn't face father. He—he wouldn't believe. He knew I ran away to *him*. It's too late."

He reached out to touch her clenched hand. "Listen," he said. "I'm going home to-morrow. I've been trying to do newspaper work, and I've failed. I was sleeping in the Park like a tramp, when you threw that parcel down on me. . . I'm going home to study law with my father. He—he's as fine an old soul as you ever

knew. So is my mother. They'd be only too glad to do anything to—"

She looked up at him with a face all drawn with grief and wet with tears. She widened her eyes, blinking as if trying to see more clearly the faint hope that came crazily to her from this impossible proposal of aid. For an instant, it seemed as if her lips had shaped to thank him. And then she shut her eyes, and dropped her head with a shudder.

"Why not ?" he pleaded.

She did not need to answer.

He began to pace up and down the floor. "Well, where are you going, then?" he asked, as if from the midst of an argument.

She did not answer.

"That hand'll be found in a few hours. It'll be mistaken for a murder case. The detectives, the reporters, everybody will be on the trail of it before midday."

She answered thickly: "It's the initials of my real name on the ring. No one knows my real name here."

"But they'd know your photograph," he cried. "As soon as that hand is found, your family will know of it. Your picture will be published in every paper in New York. . . The man you spoke of—in Albany—will be arrested on suspicion. Your whole story—"

"Oh, horrible," she gasped. "I never—I never thought of that. I—"

He took up his hat. "Leave the basement door off the latch," he ordered quickly. "I am going to get the thing back, if it isn't too late. Wait here."

IV.

In what must have seemed an incredibly short space of time he came leaping back to the door, a policeman's whistle sounding shrilly after him as he ran. He slammed the iron grill behind him, and bounded into the room. "The light!" he gasped. "Quick. Put it out!" He crouched at the inner door, hidden from the windows.

She started up and clicked out the gas. "What is it?"

"He saw me," he whispered, "and chased me. I got the ring off and threw the other away. He—he saw me. He picked it up."

He began to grope his way across the room to her. "He was at the corner—when I turned in here. I don't think he could see what house it was."

She reached out and caught his arm. "Come upstairs," she said. "Quick!"

"Ssh!"

They heard the heavy footsteps of the officer outside the window; he was searching the area. They waited, holding their breath, until he had gone on to the next house.

"Who's upstairs?" he whispered.

"No one. I'm alone, taking care of the house until they get a new man. The coachman sleeps at home. You can wait upstairs until they go away.

She took hold of his hand and led him, stumbling in the darkness, through the inner doorway and along a passage to the foot of the stairs. "There's a turn here," she said, and waited to guide him around the angle of the stairs.

He brushed against her, and muttered a trembling apology. She drew him blundering after her to the landing. "They won't see a light in the library," she said. "Here. Here's the door. Wait till I light the gas."

He heard her fumbling at the blinds to see that they were drawn, and rattling the shutters as she closed them. There followed the crackle and sputter of a match, and then the green shade of a reading-lamp glowed up suddenly in the hinge-crack of the door.

He stepped into a room lined with bookshelves, and saw her standing beside a large walnut reading table, shaking out the match.

"We'll be safe here," she said. "Do you think they'll try to get in?"

"Hardly—without some sort of warrant." He smiled crookedly. "They'll watch the street." He felt in his coat pocket and drew out the ring. She looked away from it. He put it on the table.

"You—you're very good," she said, with her face averted. "I hope it won't get you into trouble."

He sat down weakly. "Excuse me," he said. "I've been on my feet all day. I'm about done out."

"I beg you pardon," she murmured, and seated herself by the table in a heavy leather chair.

He sank back in the cushions. They were both silent.

"Well," he said, "I don't seem to have been much use to you. I should have had sense enough to run off in another direction—instead of bringing the policemen down on *you*."

She was looking at the handkerchief which she was twisting in her fingers; and the profile of her delicate features—her eyelids reddened, her lips quivering—was a heartache for him to see. "It's all my fault," she replied. "I'm ashamed of myself. I didn't think. I *couldn't* think. I—"

"I know," he said. In a moment, he added, "Heavens and earth! What a mess!"

"Isn't it?" she choked. "Isn't it? I've lain awake at nights—" She stifled herself with her handkerchief, and sat up struggling against tears. "Have you been long in New York?" she asked, hoarsely.

He rose and went over to her. "You mean," he said "that you don't wish me to —. Well, I'm a stranger, I know. I have no right. But can't you let me be of some use to you. I'm in the same box myself. You—you needn't be ashamed before *me*. Can't we pool our miseries—at least."

He sat down in a chair that faced out to her from the wall, and leaned forward to go on in a low voice: "I don't need to be told what sort of home you left. You—you know what I mean. And you needn't be afraid, because I forced myself on you, that I'm—"

She made a gesture of protest, blindly. "Don't, don't," she said. "I know—"

He stood beside her and stooped to put his hand on the arm of her chair. "If you were my own sister," he said, "I—I don't want to go away and leave you like this. I want to—to do something—some way."

She looked up at him. And then, before he could speak, she was out of the chair and away through the door into the darkness. He sat down, and put his face in his hands, and shivered.

And yet when he heard her outside the door again, he stood up and waited for her, as calm as he was pale. She did not come in. She said, from the hall: "They're still there."

He asked evenly: "Is there any back way out?"

"No," she said. "You had better lie down on the lounge. You must be tired."

He heard himself answer: "Thanks. I will. I *am* tired."

In a moment she whispered: "Good-night."

"Good-night," he said. "Good-night."

He heard a loose step of the stairs creak under her as she mounted them. He flung himself on the lounge and stared at the ceiling.

V.

He wakened once, during the night, to find that he had been covered with a steamer rug and his light turned low. He started up, the second time, at the sound of her voice; and the daylight was shining sunnily into the room. "Breakfast's ready," she laughed from the doorway.

He leaped up, rubbing a numb shoulder. "Have I time for a tub?"

"Plenty of time," she said. There was a bathroom down the corridor to his left.

She hurried below stairs before he could get out to her.

Fifteen minutes later, he followed her, smiling and ruddy from the cold water and the rough towel. "Where are you?" he called gaily.

"Here! Second door!"

He entered to find her pouring coffee at a little table which she had drawn up beside the sunny muslin curtains of a window. She nodded brightly. "Good morning. How is your appetite?"

"Fierce," he said. "Ravenous." They both laughed without reason. "Have I kept you waiting?"

"Not at all. Do you take cream and sugar with your oatmeal?"

"Please—lots," he replied, and they both laughed again.

They sat down together, as if they had agreed to make a truce with their troubles. "This is mighty jolly," he said.

She nodded. "If you don't find fault with my cooking."

He smiled down at his oatmeal. "I—I hate to eat it."

"What?" she cried.

"Oh—oh, I mean that I'd like to keep it as a souvenir."

She laughed, but there was a glint of pathos in her laughter, and he understood that she was fighting back the thought of the future as consciously as he was himself.

He plunged into a ridiculous description of the lunch-counter, and eating-house meals which he had been having; and from that he drifted into an account of his failure to "break into" any newspaper office.

"It must be so discouraging," she said. "I wonder you—"

"Not a bit," he replied, with a new optimism which he was surprised to find in himself. "It's exciting. You always feel that you'll be on top before the curtain rings down—like the hero in the melodrama, you know. That is, if you're young enough. I suppose an older man would feel differently."

"You're very brave," she said, as she rose to take his empty plate. He followed her to the door with his eyes.

When she came back with eggs and rolls, he said: "Did I tell you I had made up my mind not to leave New York?"

"No," she answered, lightly.

"Well, I have. I'm going to find something that will establish my credit with the office if I have to hunt it for a month."

She encouraged his resolution with a hopeful smile. "You'll succeed."

"Well, I hope so," he replied fervently. "The law office is jail for me. I might have gone back to it for a while, but I'd have broken loose again, I know." He began to chat with her about himself and his ambitions. She listened sympathetically. She did not speak of herself at all, but he did not expect her to.

"Well," he said, when breakfast could give him no further excuse for lingering, "that's settled. I don't think our friend the policeman can be waiting for me still. He'll be too sleepy to see me, if he *is*."

She looked out of the window without speaking.

"May I come back?" he asked. "To see you—sometime?"

She turned, her eyes misty. "I wish—I [illegible] to thank you—"

He held out his hand and she put her's in it. "Surely there's no need of thanks. Good-bye. May I come back?"

She nodded blindly. He went out. When she heard the basement door click behind him, she went over to his chair, sat down, blushing with a tremulous smile, and began to stroke the handle of his fork with a caressing finger.

* * * * * * *

It was after nightfall before he returned, but he came back beaming, with a newspaper which he spread before her on the lighted table, solemnly, without a word. He tapped a heading: "Gruesome Murder—Mysterious Slayer of Unknown Woman Drops Victim's Hand in Central Park—Pursued Across Fifth Avenue—He Escapes—No Clue." There was a chalk-plate drawing of the hand, a street map showing the route which the murderer took to escape, and a half-tone portrait of the officer who had almost captured him.

He chuckled. "We beat the town. The police were keeping it quiet until they could get a clue. I tipped off the editor, but he wouldn't believe me. He sent me out on it, alone."

"But—but it isn't true," she said.

"Well, hardly," he conceded. "But it's news. And it's better than going home to study law. I'm on the staff, you see."

"I don't like to think of you doing a thing like that," she said. "It isn't honest."

He shook his head ruefully. "No. I know it isn't. But it was my only chance, and I took it. I'm going to work out of this now, into something—"

They were standing together beside the table, and he had been speaking with his eyes on the printed sheet. He looked up at her now, with a hesitating smile.

And the smile that answered him was all friendliness and reassurance.

* * * * * * *

In a little studio flat near Washington Square, there is a room fitted up, inexpensively, as a study, with fumed oak furniture and roan-skin cushions; and over the writing-table that stands between the windows, there is hung, in a plain wood frame, a chalk-plate picture of a woman's hand cut off at the wrist. In the corner of it, someone has written, jocularly:

"The Hand of Fate!"

QUEBEC—THE PICTURESQUE

By J. MACDONALD OXLEY

QUEBEC has no rival among her sister cities on the continent in regard to picturesqueness of site or richness of historical associations. Clustering about the foot, and crowning the top of a steep promontory on the north-west bank of the St. Lawrence at its junction with the St. Charles, three hundred miles inland from the great Gulf, and one hundred and eighty miles seaward from the head of navigation, her situation seems perfect, moreover, for the purposes of commerce. So that, altogether, her dower has been an ample one, and she must always be a place of surpassing interest.

When the dauntless Cartier in 1535 voyaged up the mighty river, whose bosom had never before been furrowed by an European keel, he found an Indian town of considerable importance, named Stadacona, at this strategic point, and had some parley with its people. But it was not until 1608 that Champlain laid the foundation of the city to which he gave the name of Quebec.

For a century and a half it was the centre of French trade and civilization, as well as of the Roman Catholic Missions in North America, and then Wolfe paid for its capture with his own life. In 1763 the Treaty of Paris confirmed Great Britain in the possession of all Canada, and Quebec has ever since been under the British flag.

Nevertheless, it has remained in many respects a French city, and it is this very fact which constitutes one of its chief attractions to the legions of tourists and visitors which flock to it every year.

It is not germane to the purpose of this article to recount the profoundly interesting history of Quebec, or to dilate on the wonderful beauty of its scenic surroundings, difficult as it is to resist the temptation to do so. The city has its practical, as well as its picturesque and historic, aspect, and to this shall our attention be confined.

No port in North America can compare with Quebec in facilities for the handling and shipment of timber, and this branch of business has always been of great importance. It was at its zenith about a quarter of a century ago when in one season no less than 20,000,000 cubic feet of white pine were exported.

Since then this trade has declined very considerably, but the increase in the shipments of deals and boards has about made up for it, so that probably as great a quantity is now going from Quebec across the ocean as ever.

The demand for square and waney timber continues good, and the total shipments, including oak, birch, ash, and elm, foot up about 6,000,000 cubic feet per annum, while the prices have ruled exceptionally high for several seasons past. Among the most prominent firms engaged in the timber export are: Dobell, Beckett & Co., the MacArthur Export Co., Price Bros., and W. & J. Sharples.

There is another product of the forest, in regard to which Quebec holds a high place, namely, the fur trade. Fur-bearing animals and big trees are usually found together, and what the firms just mentioned are to the lumber business, such firms as Holt, Renfrew & Co., and Laliberte & Co. are to the fur business. They are among the leaders in Canada.

Vying with wood in the value, if not in the bulk, of its product, is the business of manufacturing boots and shoes, which is favored at Quebec by the abundance of labor obtainable at a reasonable rate, and the modest imposts for taxes. There are nearly two score of factories, many of them of great size, and the boots they put on the market bear a high reputation. Messrs. W. A. Marsh & Co, The John Ritchie Co., Goulet & Garant, Jobin & Rochette, and Derome & O'Brien, are some of the leading

houses, and, together with their confreres, they take good care that in regard to equipment and adaptation to modern requirements, they shall be fully abreast of the times.

One branch of manufacture in which Quebec stands alone among Canadian cities is that of munitions of war. On the Cove Fields, near the Dominion Citadel, stands the Ross Rifle Factory, in which a distinctly Canadian arm of great excellence is being produced, wherewith, in course of time, the militia will be supplied. The Ross Straight Pull Magazine Repeating Rifles are believed to be without superior in the world, and already five hundred men are employed turning them out, the demand being such as to foreshadow an early doubling of the number.

A cartridge factory, shell factory, artillery workshop and foundry, all conducted by the Dominion Government, are equipped with the most modern and scientific appliances for their peculiar product, and as it is the wise policy of the Government to employ local labor so far as possible, these institutions afford an opportunity for breadwinners that is fully appreciated.

The situation of Quebec for mercantile purposes is so favorable that it is not very easy to understand why she has not retained the supremacy she once held. In view of the rapidly increasing size and draught of ocean steamers, there is no doubt, however, that she must become a more important port of call. The harbor of Quebec can be entered or left at any hour of the day or night for the greater part of the year, and, by the employment of those ice-breakers so successful in Russia, could be kept open all winter.

In view of this the proposed improvements of the harbor, although they will entail a very large expenditure, may be readily justified, especially when it is considered that for seven months of the year Quebec will be the Atlantic terminus of the Grand Trunk Pacific. Although the wharf and dock facilities are considered, so far as their accommodation reaches, equal to those of any harbor on the continent, comprising, as they do, the Princess Louise Docks, the Quebec Graving Dock, the Tidal Harbor, and Point-a-Carcy Pier, covering altogether about fifty acres, the contemplated extension of the system will add an outer or tidal dock with a water area of twenty acres, and an inner or wet dock of fifty acres, both docks accommodating vessels having as deep a draught as forty feet.

When these additions are completed, and the broad river channel from the city to the ocean is made as safe as it can without difficulty be made, Quebec will be able to offer such accommodation for shipping as cannot be surpassed on the Atlantic coast.

In regard to transportation by land Quebec is exceedingly well provided. The Canadian Pacific, Grand Trunk, Intercolonial, Quebec Central, Quebec and Lake St. John and the Great Northern all have terminal points in the city, and when the splendid cantilever bridge, now in course of construction over the narrowest part of the St. Lawrence, a few miles west of the city, is completed, the perfect connection thus afforded with the south shore of the river will be of immense advantage.

This bridge, whose central span of 1,800 feet will be the longest in the world, will have a total length of 3,300 feet and will give a clear headway of 150 feet above the highest tides, so that it will take rank among the greatest structures of its kind on the globe.

Of banking facilities, the Quebec merchants have no lack. Three banks have their headquarters here, the Quebec Bank, the Union Bank and the Banque Nationale, while the Bank of Montreal, The Merchants' Bank, the Molsons and Hochelaga Banks, also of Montreal, and the People's Bank of Halifax, have branches in the city. The Quebec Bank, with a paid-up capital of $2,500,000, and deposits exceeding $7,000,000, is the most important of the home institutions.

A city which is so favorable a resort with tourists, particularly in the summer and winter seasons, must needs be well provided with hotel accommodation. In the superb Chateau Frontenac, with its wonderful situation upon the lofty Dufferin Terrace, where it commands a panorama of unrivalled scenic beauty, Quebec possesses a hotel

which, to quote the phrase of Artemus Ward, is "equalled by few and excelled by none in the world."

The new St. Louis is a successful modernization of the famous old hostelry which for generations entertained guests from all quarters of the globe, and there are also the Clarendon, the Blanchard and others that look well after the comfort of their patrons.

A recent and important addition to the attractions of Quebec is the Auditorium, unquestionably one of the best-appointed opera-houses in Canada, whereof Mr. A. J. Small, of the Grand Opera House, Toronto, is the lessee, the Auditorium forming one of the Canadian circuit of opera-houses under his management.

The municipal affairs of Quebec are under the charge of a council, composed of the Mayor and thirty aldermen, there being ten wards, each having three representatives. As may be supposed, the great majority of the aldermen are French, but there are a few whose names betoken English or Irish extraction.

Hon. S. N. Parent, the present Mayor, who is also the Premier of the Province, and in every way a notably fine type of his race, enjoys the remarkable record of having been re-elected year after year since 1894, and to judge from his popularity, he may continue to fill the chair just so long as he is willing.

A glance at the financial history of the city affords at once a very satisfactory explanation of Mr. Parent's continuance in office. Going as far back as 1875, we find that over-expenditures were the rule. Between that year and 1894, the expenses exceeded the appropriations in amounts varying from $10,000 to over $100,000 per annum, the total for the whole period being more than $1,000,000.

But with 1894, and the advent of Mr. Parent there came a change for the better. Instead of over-expenditure, surpluses appeared, not very large, of course, but eminently creditable, that for the year 1902-3 being nearly $15,000.

The total revenue for the city for the year 1902-3 was $693,352.09, and the total expenditure, $678,784.84. This was raised by assessment upon property valued for the purpose at $20,211,390. In addition to this $7,500,000 worth of property was exempt from taxation, because devoted to religious, charitable, or educational purposes.

The debt of the city is somewhat in excess of $8,000,000, a large part of it being held in England, and the balance in Canada and New York. Considering the size of the city, the needs of the population, now above sixty thousand, and the expensive character of many of the public works, owing to the peculiarity of the city's situation, this debt is certainly not an excessive one, and can be easily borne by the municipality.

As the political capital of the Province, Quebec is, of course, the place of meeting of the Legislature, and, among the many fine structures which adorn the city, the Legislative Buildings, standing high upon the hillside, hold a distinctive place. The bicameral system, long discarded in Ontario, is retained here. There is both a Legislative Council and a Legislative Assembly, the former having twenty-five members, and the latter seventy-two.

The Cabinet, over which Mr. S. N. Parent presides as Premier, comprises six members, and is of the Liberal complexion. The Legislature meets annually, and the session usually lasts for a couple of months.

The Lieutenant-Governor of the Province, at present the Hon. L. A. Jette, is in residence at Spencerwood, an exceedingly comfortable, if not particularly imposing, establishment, in convenient proximity to the city, where abundant hospitality is dispensed.

It is also the usual thing for the Governor-General to spend a part of each summer at Quebec, suites of apartments in the Citadel being maintained for the purpose, and, during his stay, the social gaiety of the capital is, of course, at its height.

Until recently, Quebec was sadly deficient in facilities for the transportation of the public, and the unique vehicle, called a *caleche*, which bore so striking a resemblance to the famous Parson's "one hoss shay," was a prominent feature of the streets. But the solution of the problems presented by her steep hill was only a ques-

tion of time, and now she rejoices in an excellent street railway system, operated by electric power generated at the Montmorency Falls, and the caleche remains only as an interesting relic of other days.

There was a time when the rapid growth of Montreal, combined with other causes, such as labor troubles and the like, seemed to threaten the future of Quebec. It was freely predicted that her day was irretrievably past, and that she would be only a tourists rendezvous. But of late there has been a decided change in the atmosphere. The continued increase in the tonnage of the ocean steamships rendering it impracticable for them to go up to, or come away from, Montreal with full cargoes, so that a portion must be landed or taken on at Quebec; the vast improvements being effected in the docking accommodation, the construction of the great bridge across the St. Lawrence just above the city, and, finally, the selection of Quebec as a terminal point of the new transcontinental line, the Grand Trunk Pacific—not to forget the prospect of its bearing the same relation to the third transcontinental enterprise, the Canadian Northern—these all constitute assurance of the dawning of a new day that shall more than redress the balance of the old.

Manifestly, Quebec must ever continue to be what she has been, to wit, one of the brightest jewels in the crown of Empire, and an important factor in the destiny of the Dominion.

MARCH.

When comes a softness in the air
And buds begin to swell,
And subtle tokens here and there
The coming change foretell;

When one discerns a brighter tinge
Along the brook hard by,
A thickening of the willow's fringe
Outlined against the sky;

And when the birds have come once more
A careless, happy throng—
O, never was such joy before,
Such ecstasy of song!

When all the little wayside brooks
Make music as they flow,
And in the woods the sweet wild things
Begin again to grow;

When all at once some happy day
Hepaticas are found
That hardily have pushed their way
Through damp and chilly ground—

O then within my heart there spring
The old sweet hopes anew—
O haste the summer days that bring
Me happiness, and you!

HELEN A. SAXON.

HON. [illegible]

HON. [illegible]

HON. [illegible]

HON. [illegible]

JOHN BLAKEY, Esq.

WILLIAM MACPHERSON

HON. [illegible]

HON. CHAS. FITZPATRICK, K.C.

HON. [illegible]

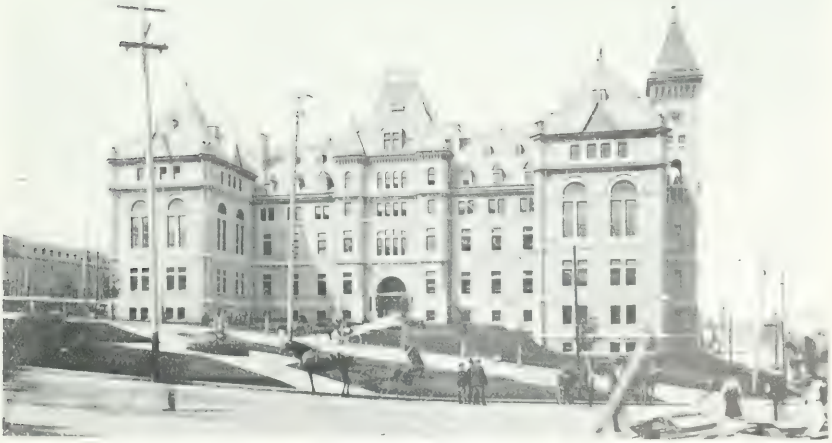
LORD O. E. MATHIEU

HIS GRACE [illegible]

[illegible]

PARLIAMENT HOUSE—QUEBEC

CITY HALL—QUEBEC.



PLACE DE ARMS—QUEBEC.

TERRACE AND CHATEAU—QUEBEC.

QUEBEC—FROM LEVIS.

BASILICA—QUEBEC.

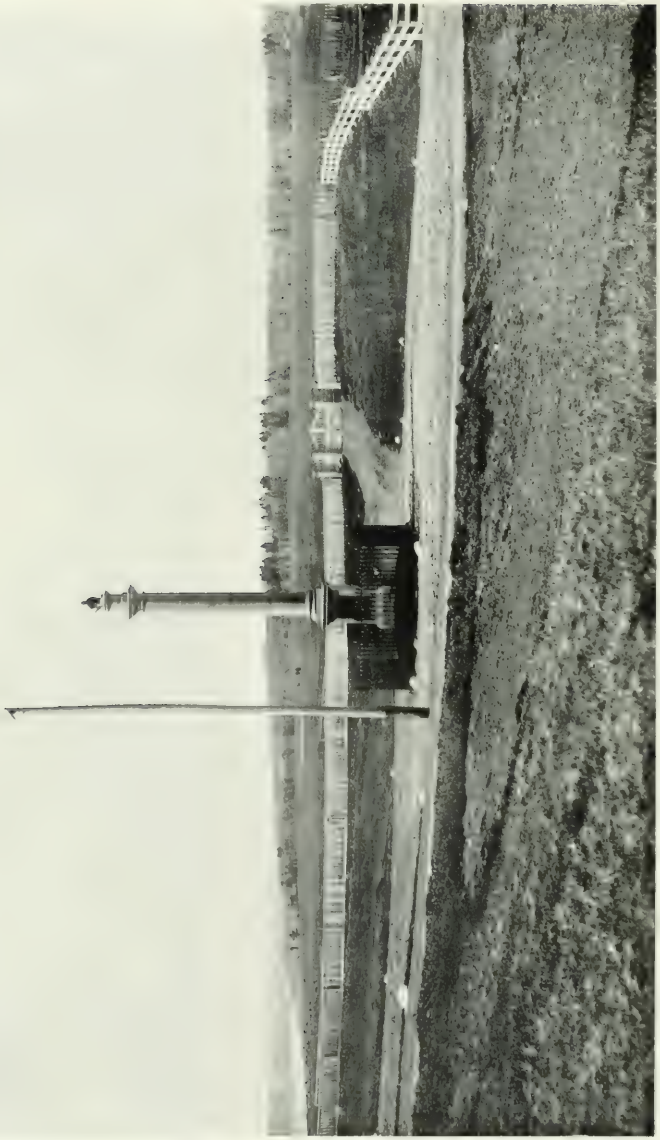
BASILICA—INTERIOR—QUEBEC.

NOTRE DAME DE LA VICTOIRE.

ST. LOUIS GATE—QUEBEC.

KENT GATE—QUEBEC.

DUFFERIN TERRACE AND CITADEL—QUEBEC.



PLAINS OF ABRAHAM—QUEBEC.

WOLFE MONUMENT—QUEBEC.

MONUMENT CHAMPLAIN—QUEBEC.

THE HARBOR—QUEBEC.

CITADEL FROM HARBOR—QUEBEC.

ST. LAWRENCE RIVER AT QUEBEC—LOOKING TOWARD THE LEVIS SHORE.

LOOKING DOWN THE ST. LAWRENCE FROM DUFFERIN TERRACE, QUEBEC.

CALECHE—QUEBEC.

THE HARBOR FROM PARLIAMENT HILL—QUEBEC.

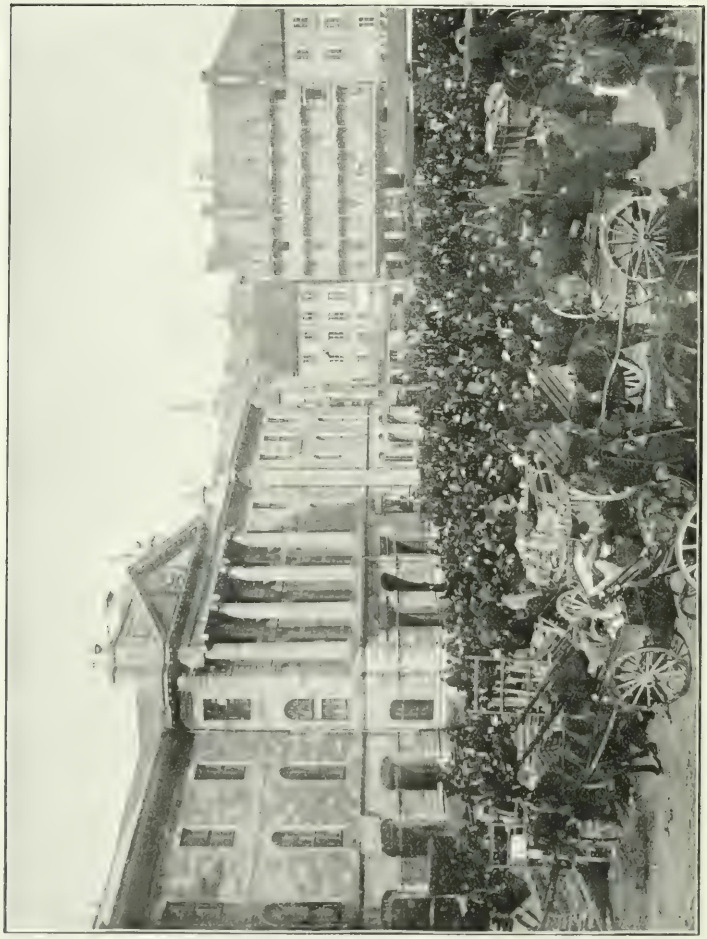
MONTCALM MONUMENT—QUEBEC.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

MONTMORENCY FALLS—NEAR QUEBEC.

CHATEAU FRONTENAC—QUEBEC.

NATURAL STEPS—QUEBEC.



CHAMPLAIN MARKET—QUEBEC.

We have witnessed the happy phenomenon within recent years of the end of what we used to call "the exodus." At all events, I think we can claim that at this moment Canadian children are staying on Canadian soil. For more than sixty years the current of population flowed from the north to the south, but now, happily, that has been stopped. We are not only keeping our own people within the Dominion, but are increasing our population by drawing upon the country to the south. The more I advance in life—and I am no longer a young man—the more I thank Providence that my birth took place in this fair land of Canada. Canada has been modest in its history, although its history is heroic in many ways. But its history, in my estimation, is only commencing. It is commencing in this century. The nineteenth century will prove to be the century of the United States. I think we can claim that it is Canada that shall fill the twentieth century.

SIR WILFRID LAURIER.

Marked Missing at Lloyds

By C. FREDERICK PAUL

CHAPTER I.

LOOK out for man calling himself James Melton, suspected of being Spanish secret agent. We desire sufficient evidence to ask for his expulsion from Canada. Is known to have almost unlimited means, and so far has shown no apparent desire to keep his movements a secret. Antecedents not definitely known. Is between forty-five and fifty, medium height, dark grey eyes, hair slightly grey. Fluent, well educated, good appearance and manners. Poses as a tourist, and will probably be found at one of the best hotels. Will advise further by letter. If you need help wire.

(Signed) ——— .

Such was the telegram received by John Forrester, Chief of the Metropolitan Detective Agency, on the second day of May, 1898, from the United States Secret Service Department, Washington, and which ultimately led to the unearthing of one of the most remarkable plots in the history of the continent.

In the course of a long and fairly successful career, Forrester had handled caser which ran the gamut from common thieves to desperate adventurers, but he had yet to see the man who could approach James Melton in boldness, determination or finesse.

It is well to state at the outset that the making or unmaking of this remarkable plot was entirely beyond John Forrester's control, for while he was a witness of the affair through its most exciting moments, he was unable to lift so much as a finger to prevent it. There are certain mysteries about the whole adventure which have never been solved, and to this day the United States authorities are as much in the dark as is the Chief of the Metropolitan Agency. Perhaps the narrative so far as came within Forrester's knowledge may be the means of unravelling a few of the tangled ends. In any event a concise statement of the facts can result in no harm at this late day.

It will be remembered that in the spring of 1898 Canada was greeted with an influx of Spaniards, who managed during the progress of the Spanish-American war to keep the United States Secret Service authorities fairly well occupied, and it will also be remembered that the British Government, under pressure from Washington, eventually obliged a number of these men to quit the continent. It was while the United States officers were still dogging Caranza and other Spaniards, who had located in Montreal, that Forrester received the foregoing telegram.

A round of the hotels located Melton at the Windsor, where he had arrived that very morning from New York. The Agency's best shadow was placed in the man's wake, but nothing developed during the day. Toward evening the shadow reported at headquarters that the visitor had received a telegram, had purchased a railway ticket and berth for Quebec, and evidently intended leaving for that city the same evening. Forrester instructed the shadow to keep with his man until they arrived at the station, when he would take up the trail himself, leaving a couple of men to follow to Quebec later on. Thus began the detective's personal acquaintance with Mr. James Melton.

Forrester found little difficulty in obtaining accommodation in the same car, and during the evening the two men met in the smoking compartment, thus giving the detective an opportunity of viewing Melton for the first time at close range. In the morning they were, together with other passengers, driven to the Chateau Frontenac. At the office, Melton received a letter inscribed on a single sheet of hotel paper, and from what Forrester could see a few feet away, it did not contain more than a half-dozen lines.

The day brought no developments. If Melton was playing the tourist he was doing it well.

It was toward eight o'clock that evening

when the suspect left the dining-room, lit a fragrant cigar, and sauntered out on the esplanade. The beauty of the scene evidently made its impression, for he gazed long at the frowning battlements of old Quebec, grim and grey and indistinct in the half light—a lasting monument to old France in the New World. Deep down below he saw in faint outline the buildings of the Lower Town, while out beyond, the broad St. Lawrence cast back the thousand city lights.

Melton walked over slowly to where Forrester leaned against the railing.

"Good evening, Mr. Foster," said he (Forrester had so registered). "A fine picture this," he continued, in a voice of wonderful sweetness. "In all my travels I have seen nothing to compare with it. Those old French had an idea of the beautiful."

So they talked on for a half hour. Then Melton bade Forrester a cordial good-night. Five minutes later he was driving away in a carriage. Forrester ordered another and drove after. At the Louise Basin, Melton alighted, paid his cabman, walked rapidly down the pier to where a steamer lay, and disappeared on board. The vessel was apparently of about a thousand tons. She was long and sharp in the bow, and carried two rakish masts, and a large funnel, upon the side of which the steam valve busily popped. The vessel was the *Alta*, Forrester learned from a hanger-on. She had arrived that morning from the Gulf, and was now coaling, the idea being apparently to move out shortly. Whether she was bound down the Gulf or up the river his informant could not say.

From in among the coal handlers the detective walked on board, and stood apparently taken up with the picture of the men, who were working like beavers getting the fuel into the bowels of the ship through the black coal hole.

There was a large deck-house aft, he noticed, but there was no indication of a light within. Here and there men lounged about the deck, all in natty uniforms, the word "Alta" blocked out conspicuously upon their caps. In the meantime he had no trace of Melton, and, growing impatient, strode off the length of the deck. Forrester had reached the stern, and was about to retrace his steps, when he was approached by a tall man in uniform, who touched his cap with sailor-like politeness, and inquired if the detective was looking for any one. Forrester had scarcely framed his lips for a reply, when he found his arms pinioned to his sides in a steely grip, and something heavy with the odor of drugs was forced over his head. For a time he fought like a tiger, but those vice-like arms never relaxed. Slowly, but surely, the stifling drug had its effect, and the detective was in a dreamless sleep.

That he was flat on his back, was Forrester's first impression when he regained consciousness, and then he moved his hands only to find the wrists encircled by a pair of hand-cuffs which had previously rested in his own hip-pocket. He next realized that the steamer was moving—there was the dull vibration of machinery and the throbbing of the screw as it cut the water. Beyond this, no sounds penetrated the deck-house. Half-hidden in the hangings, the electric bulbs cast a soft light about the apartment, which was furnished with all the luxury of the East. Upon the floor and walls were rich rugs and rare hangings, while here and there quaint and beautifully carved bits of furniture were to be seen.

A moment's examination satisfied Forrester that he was a close prisoner, for the walls behind the hangings were of steel and the window shutters also of metal, were securely locked from the outside. The detective's inspection was interrupted by the grinding of a key in the door, and the sunlight burst into the room as it opened to admit the tall figure of the man who had been the chief actor in his undoing the previous evening. The officer was followed by a burly African who carried a tray containing a carefully prepared breakfast.

"What do you mean by treating me in this manner?" demanded the infuriated Forrester.

"You will have to ask Mr. Melton," was the quiet response.

"Where is this man Melton?" said the detective, walking over toward the grim-looking officer, who backed away a yard or

so, slipping his hand into the side pocket of his jacket as he moved.

"You will see Mr. Melton all in good time," came the unruffled reply. "I came to ascertain if you desired breakfast. Put it on the table, Sam," he added. The servant did so, and disappeared.

"Where is this vessel going?" was Forrester's next question.

"On a voyage," was the brief reply.

"But where to, and why am I a prisoner here?" persisted the now desperate man, who had worked himself into a frenzy.

"Better ask Mr. Melton, as I said before, I am under his orders," was the only reply from the ship's officer.

"Damn your Mr. Melton," retorted Forrester.

"Right, sir," said the man in uniform with mock gravity, as he backed swiftly out of the deck-house, slamming and locking the door after him.

In spite of the excellent meal which had been provided, and the good cheer which Forrester discovered in one of the various lockers, and which he managed to take advantage of notwithstanding his imprisoned wrists, the day seemed shod with leaden shoes, and for many months afterward the detective remembered those twelve hours.

But at last the day wore away, and, early that evening, the door again opened, this time to admit James Melton, and close upon his heels the man with whom Forrester had had his morning interview.

"Good evening, Mr. Forrester," was Melton's greeting, with a good deal of emphasis upon the name.

The detective remained standing in the centre of the apartment, a sullen frown upon his face. Melton seated himself in a big easy chair near the centre table, while the third man stood with folded arms, his back to the door.

For a few seconds Melton and Forrester surveyed each other in silence, as if taking one another's mental measurements.

Finally Melton, waving his hand toward the officer who stood silently by, said: "I believe you two gentlemen have not had the pleasure of a formal introduction. Captain Campbell, this is Mr. John Forrester, Chief of the Metropolitan Detective Agency."

There was just the faintest suspicion of a smile upon Melton's face, and the ship's officer bowed grimly.

Forrester was straining every effort to keep cool, and his training was standing him in good stead.

"Would you mind telling me where we are, and what your intentions are regarding me?" inquired the detective, in as quiet a manner as he could assume.

"Certainly, we will talk that all over. But first Captain Campbell will remove those handcuffs. I take it that you will attempt nothing?"

Campbell stepped forward, removed the handcuffs, indicated a chair for the detective, and resumed his station near the door.

Melton then continued: "In answer to your first question, I may say that we dropped our pilot and left Father Point behind a good two hours ago."

"Then we are bound down the Gulf?" inquired Forrester.

"Exactly," said Melton, who looked provokingly at ease in his natty yachting suit of blue.

"The answer to your other question depends largely upon yourself," he continued. "We will speak plainly. Of course I know who you are, and I am also aware of your orders from the United States Secret Service."

Melton paused for a moment, sat well back in his chair, surveyed his prisoner intently and resumed: "You find yourself in a difficult position, and all for not minding your own affairs. You are decidedly an unwelcome guest on board this yacht, but now that you are here, you must stay—at least for the present. It would be well had you not followed me last night, Forrester!"

"What is your intention—murder?" broke in the detective.

"The situation is hardly one that demands the use of such a word, though to be quite frank, I would order you to be dropped overboard rather than have you interfere with this particular mission of mine!"

For a moment there was a steely glitter in Melton's eyes, and Forrester felt that the man spoke the truth.

The mood passed, however, and soon Melton was talking on, a smile playing

about his lips. He said: "My experience has led me to believe that any secret service serves best those who pay most, and in proof of this I might mention that a copy of the telegram you received from Washington was in my hands before I reached Montreal. I also had your description, so when we met in the smoking compartment of that car I felt the game pretty much in my own hands. It was not my wish that you should come on board this yacht, but once here it is necessary that you should be detained."

Melton offered a cigar, lit one himself, and resumed: "It is also necessary that we should come to a complete understanding, and I must make my own terms, much as you would do were our positions reversed. The expedition upon which I am engaged is of some importance, at least to the interests I represent, and must not under any circumstances be interfered with. I must require that while on this yacht you hear nothing, see nothing, and know nothing; and, finally, that any knowledge which may come to you shall be held sacred for at least two years from this date, and even then I would advise that it be used sparingly."

"I understand what you mean," said Forrester. "But if I refuse to accept these terms?"

"Then I will be obliged to give you a berth in the strong room down below. Not pleasant quarters, I can assure you," replied Melton.

"And after that?" questioned the detective.

"That depends," was the answer.

It was some time before Forrester spoke again. He must weigh the matter. It would be the height of folly to attempt to interfere with this masterful man and his strange enterprise, which seemed like a seventeenth century piratical cruise, and, after all, there was something attractive about it to the man with drops of red blood in his veins. On the other hand, was he doing his duty to his employers? In any event, he could gain nothing by becoming a prisoner in the hold of the *Alta*.

"I have concluded," said Forrester, finally, "to accept your terms, there being practically no alternative."

One by one the obligations were repeated by Melton, to be solemnly sworn to by Forrester, and witnessed by Campbell.

CHAPTER II.

Forrester was leaning on the *Alta's* rail, protected from the wind by the deck-house which had been his prison the first twenty-four hours on board. A week had passed since that eventful night at Quebec, and the yacht was bowling along steadily at seventeen knots, as Captain Campbell informed him. Had it not been for the ridiculous position in which he was placed, the detective would have been more than half inclined to thoroughly enjoy the voyage. He was a plain man, and had never dreamed of such luxurious travelling. The appointments of the *Alta* were well-nigh perfect, while the yacht herself was a beautiful sea-boat. She carried a crew of upward of a hundred, and a strange mixture he found them. The men were apparently gathered from the four corners of the earth, adventurers of the simon pure type; yet under perfect control, for the vessel's affairs were conducted with all the regularity and decorum of a man-of-war. Campbell, who was in reality chief executive officer, was a fine type of seaman, a stern disciplinarian, who compelled obedience under any and all circumstances. He took his orders from Melton, whom he treated with a respect which was absolute and unqualified. The first officer was a tall, gaunt Spaniard, whom they called Carlos. He was a man as brief in speech as Campbell himself. The second officer was a big, smiling, good-natured German, with a distinct military air. The chief engineer, who had received his earlier training in one of the great shops of Pennsylvania, and who loved his engines as he would his sweetheart, was looked upon by his brother officers as a man of marked ability. He believed, and not without some reason, that the *Alta* was the fastest vessel of her inches on the Atlantic.

Advantage was being taken of the fine weather. The hatch amidships was opened, a donkey engine rigged, and the crew proceeded to get a number of pieces of artillery

on deck under the immediate eye of Schmidt, the second officer. The guns were six in number, and included two long three-inch rifles of the latest French pattern, two one-pounders, and two Gatlings. The larger guns were placed forward and aft as bow and stern chasers, while the one-pounders were located along with the Gatlings in the waist of the ship. The mountings for these guns were already in place, but had been so cunningly concealed that they had failed to attract the detective's attention. Steel shields for the protection of the gunners were also hoisted out of the hold, while heavy plates were riveted and bolted about the exposed sides of the deck-house, making that portion of the *Alta* practically impregnable from small arms, Gatlings and artillery of this character. When in place, these plates were painted and repainted, until it was not easy to discover their presence. The guns were then so placed that while ready for almost instant use, they could not be discerned a hundred feet away on the water side of the yacht.

All this unusual procedure interested Forrester immensely, but at the same time he was no wiser than at the beginning of the voyage. The officers with whom he came in contact proved absolutely uncommunicative upon all topics respecting the vessel, her crew or their ultmiate destination.

Cape Race was now well astern, and the *Alta* was given a course almost due south. Melton's first question upon coming on deck early that morning was whether there was a steamer in sight, and, upon being told that there was not even a shred of smoke on the horizon, he ordered that the men be given some practice with the guns. Schmidt at once took charge, and it was easy to see that this was his particular line.

The covers were off the guns in an instant, and the ammunition up from below. There was no excitement and no haste. Each gun crew took its position, and under the immediate direction of Schmidt, a number of cases, which at one time or another had contained rifles, were thrown overboard. Soon the order was given, and the two Gatlings opened fire. More boxes went into the sea, and the one-pounders were tried. Next, the crew of the after three-inch gun had an opportunity to test their skill, and, finally, the course of the yacht was altered so as to bring the forward gun within range. Marine glass in hand, Melton inspected the work of his gunners from the bridge, while big Schmidt appeared to be everywhere at once, swearing in the tongue of his Fatherland, when the crew of the after gun failed to score on the box, which bobbed along on the crest of the swell.

"Very good practice, the men did excellent work!" was Melton's comment to the second officer, who came forward puffing from his exertions.

"I never see better outside Germany!" was Schmidt's proud admission.

The crew were twice more put to the guns, and the next day the hatch was again raised, and the entire war-like equipment sent below. Every trace of armament disappeared like magic, and the intentions of this strange vessel, and her still stranger crew, became every moment more of an enigma to the detective. He scanned the horizon for a possible solution, but they appeared to be all alone on the Atlantic. The answer came, however, for within three hours the look-out announced, "Land ahead," and Melton informed Forrester that these were the Bermudas, that they would coal there, and then proceed on their voyage.

With the calmness and assurance of a man who was master of the situation, Melton stood on the bridge, along with the pilot, while the *Alta*, flying the Union Jack and the pennant of the Royal Yacht Club, steamed into Hamilton harbor.

"We want all the coal the yacht has room for, Campbell," said Melton, as the two watched the yacht being warped up to the pier. "Tell them we have barely a hundred tons on board—tell them anything, so long as we get it. And remember we are bound for the Mediterranean, for the Mediterrancan, you understand? Report the vessel, and get your clearance papers—there must be no delay."

Melton next sent for the first officer. "Carlos," said he, "no one is to go ashore, no one."

"Right, sir," was the brief reply.

Melton then left the *Alta* and proceeded

straight to the cable office, where a long cipher despatch was awaiting him. This he read with great care, penned a reply to New York, and returned to the steamer.

"What news?" was Campbell's question when Melton stepped on board.

"How about coal?" said Melton, with an anxious tone in his voice.

"All we can take," was the reply.

Melton's face lit up. "Matters could not be more favorable," said he. "Conklyn is on the spot, and his information is that Sampson's squadron has sailed from Key West looking for Cervera's fleet. Here's hoping that he may have a long look," he added, as he pulled the cork of a French Vichy bottle.

"What vessels has he with him?" asked Campbell.

James Melton produced the cablegram, along with a tiny cipher code, and read: "New York, Iowa, Indiana, Puritan, Cincinnati, Mayflower, Marblehead, and a couple of small craft that don't count."

"Not one as fast as we are," was the captain's comment.

"If Sampson will only keep to the Cuban coast for a few days and not unearth Cervera, which my information says he is not likely to do for some little time to come, it is about all we could wish for just at present," was Melton's parting remark, as he left Campbell.

The following day, the *Alta* was under way, shaping her course for the Mediterranean until the last of the low-lying Bermudas were lost to view on the sky-line.

Forrester then beheld the yacht undergoing a strange transformation. The sea was calm, and the semi-tropical sun glared down on a full fifty men painting with might and main. The *Alta* had been a beautiful white from stem to stern. Now she was becoming a dead black as fast as fifty brushes could do the work. Long yards were being rigged to the rakish masts, and sails were being bent. Aft a still stranger proceeding was being enacted. Under the immediate direction of Campbell, one of the life-boats, with the name *Alta* conspicuous upon its bow, was swung free, the falls cut, and the craft allowed to plunge overboard. A couple of oars were thrown after the boat, and Carlos added a pair of life-buoys, hurling them far out astern, saying, as he did so: "There goes the last of the *Alta!*"

"Gone down with all on board," remarked Melton, with a quiet laugh, as his eyes followed the fast-disappearing life-boat and the bobbing buoys.

The yacht, which was now so fast losing her identity, was brought on to a south-westerly course. The next day the guns were once more in place, and she was an armed craft of a dangerous class. Plenty of teeth, a well-trained crew, and competent officers —she could fight hard, and run fast, if necessary.

In vain Forrester looked for her flag. She still flew the peaceful pennant of the Royal Yacht Club.

The third morning following the life-boat incident everyone was astir early. Melton, Campbell, and a Mr. Harkins who, up to this time, had taken no part in the management of affairs on board, held a long conference in the chart-room. The noon observations were checked with more than ordinary care, and, upon hearing the result, Harkins directed that they let go the log which had been attached to the stern rail, the vessel proceeding at moderate speed. Two sailors then lugged to the stern of the vessel what, to Forrester's inexperienced eye, seemed to be a four-pronged anchor, or four large pot-hooks tied back to back. To this grapnel, for such it was, they fastened the end of an immense reel of line. At five o'clock that afternoon the engines were stopped, and, under the direction of Harkins, the grapnel was hove overboard.

As the line spun out, the first officer called out the fathoms in dry monotonous tones:

"Forty-seven," he sang out at last, and the line stopped running.

"That's the right depth!" exclaimed Harkins. "We should find her along here. This ridge runs on for a couple of miles, and then drops to one hundred and fifty fathoms. I know the place well. We repaired the cable here a year ago."

"It's a cable they are after," muttered the puzzled Forrester, who stood a silent spectator to the scene.

The engine-room bell clanged, and the yacht moved slowly, very slowly forward.

Presently there was a sharp tug on the line. Again the bell clanged, and all headway was stopped. It was not the cable they had caught, but something else on the ocean's bottom. Once more the yacht forged ahead slowly. Harkins' eyes never left that line, which was slack one minute and taut the next, but it failed somehow to fetch what they were after.

In the meantime a strong south-west wind had sprung up and night, which follows day so closely in these latitudes that there is scarcely a touch of twilight, set in. The sky was pitch dark, with no moon, and no sign of a star in the heavens. Every light on board the yacht was ordered dowsed with the exception of one lantern for the men at the grapnel line. There were no pipes lit, and the crew talked in undertones.

"I've got it!" exclaimed Harkins at last.

Ting-ling rang the bell in the engine-room. The yacht's headway was stopped. Ting-ling again, and the reversing screw relieved the strain on the cable.

"Heave away, men! Heave for your lives! Steady now, steady! Feet out of that line, man! Do you want to go overboard?" came the orders one after the other from Harkins, as the lusty sailors slowly brought the cable to the surface. At last the gutta-percha tube, looking for all the world like a huge snake, was hove on board. An axe in the hands of one of the men soon had the cable in two parts, one of which was cast back to its resting-place under the waves. The other was lashed fast.

"Light on the starboard bow!" rang the voice of the look-out, sudden and distinct.

The echo which ran the length of the ship's deck was quite unnecessary, for all could see that slanting ray of brightness cutting the murky black.

"Man-of-war!" muttered Melton, between his teeth.

Schmidt went forward to his gun crews. Carlos was on the bridge.

"Bring out the buoy, and lash your cable to it. We may have to pitch her overboard," comanded Melton.

Like an immense sunbeam that searchlight lit up the ocean here and there, and soon a second light joined the first.

"Giving the cubs practice," commented Campbell, breaking the silence.

"Or looking for us," grimly remarked Melton. "What do you make her out to be?" he added, after a moment's pause.

"Yankee or British," replied Campbell.

"Equally bad for us, considering we are tinkering with a British cable," said Melton, in a contemplative tone.

"Big enough to look after herself, or she wouldn't be spreading her lights about the horizon in that manner," said Campbell, who crossed the deck for a better view.

All this time the vessel was approaching, still Melton made no move.

"We are in range of those damned lights!" at last broke in the captain.

"They have skipped us so far, but perhaps there is no use of our taking chances," said Melton. "Our game will keep for a day, and besides a five-inch shell at this distance might interfere with our speed."

Harkins was thereupon ordered to throw the buoyed cable overboard, and the yacht cut into the dark, sultry night with those on board the warship none the wiser.

As the yacht sped away, Melton passed his arm through Forrester's, and led him into the cabin. The two men sat at the table where they had first met at the beginning of the voyage.

CHAPTER III.

Melton was for some time in deep thought. Finally he said: "You are a married man, Forrester? A wife, babies, and all that sort of thing?" And a wan smile played about the speaker's mouth, as if he too had known of such things in the long ago.

The detective nodded assent, and Melton continued: "Under the circumstances, I presume you would not object to parting company with us?"

Again Forrester nodded.

"We are now making toward the Island of New Providence. In the morning we will be off a little bay with which I am acquainted, and which is within easy distance of Nassau. From there you can go straight to New York, taking the steamer which is

due at Nassau day after to-morrow. In return for this I would like a letter delivered in New York City."

"And supposing I refuse to become a party to this adventure of yours. You will notice that I call it by a mild name," replied Forrester, sharply.

"Then I will find another messenger, and we will continue to enjoy your company," replied Melton, with a smile upon his lips. "I admit," he continued, "that this is asking a good deal of a man whom, I presume, I can still call my enemy."

"Not your enemy, James Melton, or whoever you are. Indeed, as strange as it may seem to you, I would almost give my right hand to see you out of this dirty business. I am bound by an oath to keep silence for two years to come. That I will do, but unless you can show me some justification for the actions of this vessel, her officers and crew, I am afraid that I cannot accept your proposition. For instance, the cutting of this cable to-night?"

There was strength and earnestness in Forrester's tone as he spoke, which was not without its effect upon the man opposite.

Melton rose from the chair, paced the apartment a moment, halted opposite to where Forrester was seated, and placed his hand in kindly fashion upon the detective's shoulder.

"I can understand and thoroughly appreciate just how you feel in this matter," said Melton. "I am not, however, at liberty to make my position clear upon all points. There are matters concerning this voyage which must remain a closed book. But with regard to the cutting of that cable I will explain: The cable which you saw brought on board the yacht last night runs from Nassau to Jupiter Light on the Florida coast, and from there the land connection is made to United States points. It is my intention to pick up the buoyed end of that cable to-morrow, attach my instruments, and Harkins, who up to a few months ago was employed on this very line, will send some messages for me to the United States. One cable message will read something like this: "The entire Spanish fleet, under Admiral Cervera, passed here yesterday headed north. The intention is to bombard the American cities, particularly New York."

"I am creditably informed," continued Melton, "that practically the entire American fleet is now off the Cuban coast looking for this same Cervera, and my information also leads me to believe that it will be some time before they find him—if at all. The entire available United States fleet, with the possible exception of a ship or two, such as we saw to-night, are upward of three hundred miles to the south of us. It will take hours to carry the news of the movement of this phantom fleet to Admiral Sampson, in order that he may give chase. North of us there is no cable station where the news could be contradicted, and the uncertainty which would exist for at least some days would be sufficient for my needs."

"And how do you benefit by this," interrupted Forrester.

"Can you imagine the state of the public mind in the United States when the screech of Spanish shells are momentarily expected? Picture to yourself the panic among the lords of the earth down in Wall Street when this news reaches them? My agents in New York have by this time sold the market short to a very large extent. They will close the deals, and buy when the panic is at its height. In a few days the story will, of course, be denied, and stocks will recover to their normal condition, and we will thus benefit in both the fall and rise."

"Now, don't tell me of the people we will ruin," continued Melton, with a laugh, "for I have heard all that before. The man hurt will be very largely the speculator—the manipulator who makes a life business of inflating or depressing securities for his own gain. This little game of ours is not one whit less legitimate than has been practised on the public time and again by men who have lived and died in fame, if not in honor, in the American financial world."

"There are other reasons, Forrester," said Melton, with more earnestness, "why I wish to get the American fleet out of southern waters, and some day you may know, but for the present I cannot speak."

"Why not have cut the cable near Bermuda, in place of coming down here?" inquired Forrester.

"That was impracticable," replied Melton. "The Bermuda cable is duplex, and could not be manipulated from the yacht, and besides, with the Bahama cable cut there will be no communication between Nassau and the mainland for some days to come. And again, this is the probable course of the Spanish fleet, as you will likely learn later on."

"Now, Forrester," said he, "I have told you all that I am at liberty to tell. This will be your last opportunity of getting ashore for a long time to come. This cruise has but begun. I would strongly advise your taking advantage of it. And I might add that you may make your mind easy with regard to the Secret Service, for no information in your possession would be of benefit to them. That hour has passed. Now for your answer, yes or no?"

Forrester hesitated for a moment or two, and then said: "I accept."

"Very well," replied Melton, briskly. "We will land you first thing in the morning. Good-night."

When the detective came on deck in the morning he found the steamer lying idly a half mile off shore from New Providence Island. The wind had moderated, and the launching of one of the boats was a matter of no great difficulty. Into it stepped a half-dozen lusty sailors, Forrester, and then Melton himself. The latter took the tiller ropes, and soon they glided into a small protected bay where there was no surf to speak of, and not a house in sight.

As Forrester was about to step ashore Melton handed him two envelopes, one addressed to himself, while the other bore the inscription: "Room 520, Times Building, New York City."

"A hundred yards ahead, over the little hill yonder," said Melton, pointing, "is a road, follow it to the right. It will lead you straight to Nassau. A feasible explanation of your landing here I will leave to your own good judgment. And now good-bye."

Forrester took the extended hand, and long afterward he remembered how firm was the grasp.

Melton gave the signal, and the ship's boat shot out of the little bay.

The detective stood there on the shore gazing blankly before him. Was not this, after all, a dream? And the trim yacht out there in the open only a phantom ship? And Melton and his crew some strange delusion?

There in his hand were the two missives, one containing the letter which he was to deliver in New York. In the other were ten twenty-pound notes.

He watched the boat approach the ship's side, to be quickly swung on board. He saw the ship's bow point seaward, and he saw her steam away on her journey, to end where or how he did not know, and could not guess.

Ten days afterward Forrester was in New York, and delivered the letter as stipulated. The man who received it, said that it was expected. That was all.

The financial crash which Forrester had anticipated did not occur, and long afterward he learned that the buoyed cable was discovered by a British man-of-war, the authorities notified, and the cable repaired. A little later came the news that Admiral Sampson had succeeded in bottling up Cervera's fleet in Santiago harbor.

Then it was all plain to Forrester.

What might have happened if Melton had succeeded in decoying the United States fleet on a wild-goose chase into northern waters, thus giving Cervera and his fleet a free foot about Cuba, is only a matter of conjecture.

As Melton planned, the *Alta* was reported lost with all on board, at Lloyds, but as there was no insurance, and no one seemed interested in the matter, it attracted little attention at the time.

It appears that the vessel had originally belonged to a titled English gentleman, and was purchased by a man named Campbell, who in turn stated that he was acting as agent for a man whom he did not name.

So far as Forrester knows, the vessel has never been definitely located from that day to this. Whether she was a freebooter, or carried a commission from the Spanish Government is also a matter which some day may be cleared up, but which for the time remains one of the many mysteries of the sea.

WHAT OUR COUNTRY IS DOING

Our Future

CANADA is looking forward. The stale and worn-out Old World civilizations know nothing of the eagerness or the quivering intensity with which her people face another year. Among all the nations there is none whose welcome to the New Year is more buoyant, and in no land is citizenship more filled with confident expectancy than in Canada.

In fact, it is good to be a Canadian, to live in Canada, and have to do with the making of her future. The present year may be, more than ever before, a critical one in our history. The presage of great things is in the air, and upon the decision of the Canadian people depends the making or marring of our national and our international life.

This is a country of magnificent resources, and of magnificent distances. Within our far-flung boundaries is to be found unlimited wealth of land and sea. So that, while we endeavor to develop these great natural advantages, let us hold a fair course. We have seen the rocks of stock-gambling, degrading and vicious bossism, and gaudy, glittering militarism, upon which the other nations have grounded. Let us give these a wide berth.

Not only is Canada vast in area, but, by reason of its almost unlimited resources, and its advantageous geographical position, is one of the richest and most attractive countries in the world, holding open the door for the prospective colonist. No misrepresentation of Canadian climate or soil can hold back the tide of prosperity and population that is bound to come, and is even now rising with resistless force.

The Peace River District.

IT is reported by those who know, that the great Peace River district, in the Canadian West, is unequalled as a ranching country by any in the world, not excepting even Texas, Montana, or Australia. Yet for centuries this has been an unknown land, inhabited by wandering Indians, and famed only as a hunter's paradise. It was considered to be pretty well up towards the Arctic circle, although Battleford is in about the same latitude as Manchester, England. Its winters were supposed to be something like eight months in length, and the musk-ox and wolf were thought to be the only creatures able to withstand its climate. Thus the campaign of slander proceeded. Manitoba, also of unsavory reputation, was meanwhile engaged in supplying an unrivalled demand for "No. 1 Hard." British Columbia was also becoming known as a second California, and Alberta, "the beautiful," was discovered. After a period of rest, exploration was renewed, and carried up through Athabaska. Canadians have now heard of the Peace River country. It is a wilderness to-day, but in five years railways will be running through it, and its remarkable resources will be in process of development.

Room in Quebec

COLONIZATION in this Province has been advancing rapidly. The new townships north and west of Lake St. John are being rapidly taken up, thanks chiefly to the generous policy of the railway company, which carries settlers and their effects free of charge. In Normandin nearly all the lots are taken, and new settlers now

have to proceed to the townships beyond. Some settlers are now fully seventy-five miles from the railway.

Nova Scotia Coal

HON. R. DRUMMOND places the coal shipments of the province at 4,700,000 tons, an increase of 350,000 tons. The shipments of the Nova Scotia Steel and Coal Co. increased 200,000 tons, while those of the Dominion Coal Co., owing to the fire in one of their collieries, fell off 120,000 tons. Mr. Drummond predicts that this year Nova Scotia's coal shipments will pass the 5,000,000 mark, and that at the beginning of 1906 the Province will be in a position to ship 7,000,000 tons.

The Teaching of Imperial Geography

THE London *Times* recently published a long article advocating imperial education; that the geography taught in the highest forms of public schools be all British; and that it would be much better that laborer's sons should never hear of Russia than leave school without learning something of the wheat crops of Canada. History, too, should be taught with especial reference to the requirements of boys disposed to emigrate to the colonies.

Quebec as a Winter Port

THE question of using Quebec as a winter port is one which will deeply interest most Canadians. The harbor there is open for sea-going vessels earlier in the spring and later in the fall than that of Montreal, and with the increased railway facilities at Quebec a certain amount of the steamship traffic, which leaves Montreal each winter for Atlantic ports in Canada or the United States, will probably make use of Quebec for part of the time. The feasibility of doing so was demonstrated during the present month by the steamship *Toronto*, which sailed from Quebec, December 6th, with a full cargo, including 350 head of cattle from Chicago. Quebec is a tidal harbor, and she went down the river with the ebb, making a fast passage out into the Gulf of St. Lawrence.

It may be found possible for iron steamers to make their way unaided into and out of Quebec harbor as late as Christmas. If they can do this, they may be able to use the Lower St. Lawrence all winter, when aided by powerful ice-breakers, such as are used in the waters of northern Europe. The establishment of direct communication between Quebec and Winnipeg will greatly change the situation, by furnishing a larger amount of freight for the ports of Quebec, St. John, and Halifax.

Guelph Agricultural College

PRINCIPAL REICHEL, of University College, North Wales, who went to Canada with the Moseley Commission, expresses himself as highly pleased with what he saw of Canada, especially the Agricultural College at Guelph, which, he says, is generally admitted to be the highest and most successful institution of its kind on the American continent.

Subtle Project of J. J. Hill.

A CORRESPONDENT writes to the *Globe*, giving some reasons why a "coast to Kootenay" railroad should be built. The mineral deposits of the Upper Similkameen are rich in both high and low grade ore, and, when developed, would give employment to thousands, making this section the most important in the province. Copper Mountain, also, has a tremendous outcrop of high-grade copper ore, covering a large area, to the development of which capital would be attracted with the certainty of railroad construction. Also on the Tulameen, Bear, and Boulder Creeks are many valuable mineral properties. In agricultural resources as well, the country is not wanting, and is fortunate in the possession of an extremely mild and healthful climate. These advantages, together with the beautiful scenery, will make the Similkameen one of the ideal resorts of the future.

With regard to the proposed railroad, the *Daily Province*, of Vancouver, B.C., sounds a warning. The announcement was made some time ago that a road would be constructed by J. J. Hill, to open up the Koot-

enay and Similkameen districts, which would proceed thence by a newly discovered low gradient route to the British Columbia seaboard. It is thought that the fair sounding phraseology of the otherwise welcome announcement in reality covers a project for the despoliation, rather than the development of the Province.

An official statement issued from St. Paul assures the public that with the advantage of lower grades than the C.P.R. possesses *via* Kicking Horse Pass, the projected line will be able to offer rates that the Canadian Pacific cannot approach. Mr. Hill, it is understood, will ask for neither a land nor money grant from British Columbia. This is looked upon as a further evidence of his sinister designs, which are "to go after a tremendous amount of Canadian business" at the advantage indicated. Moreover, the Hill road would tap the southerly coal and metalliferous areas of British Columbia for the exclusive benefit of the Great Northern Railway, and its associate interests in the adjacent states.

It is admitted that a temporary advantage would accrue to those portions of the province directly interested, but, on the other hand, it would make the wealth of these splendid districts wholly tributary to the American railway of which Mr. Jas. J. Hill is the energetic president, and to the strictly American enterprises of that road. This is why the Hill interests are so ready to build without provincial aid. In fact, they can well forego a provincial subsidy since their benevolent intentions go little further than the accomplishment of a purely selfish businesss advantage upon a truly magnificent scale. Their scheme does not, by any means, contemplate the establishment of smelters in British Columbia, such as that of Trail, by which the Canadian Pacific marked its entrance into Kootenay, or smelter towns like Grand Forks, at least not north of the Canadian boundary. The *Province* goes still further and states that there is not even a remote intention on the part of the Hill interests to furnish new and direct comunication between Kootenay, the Similkameen, and the coast cities of British Columbia, but that their sole object is to give the trade of these great districts over into the hands of the American roads, of which J. J. Hill is the astute head.

A Bureau of Mines Wanted.

THE annual convention of the Associated Boards of Trade of Eastern British Columbia, recently held in the city of Rossland, have "resolved that the Dominion Government be requested to establish, in connection with one of the departments of the public service, a bureau of mines, into which shall be merged the existing geological survey, and that means be afforded said bureau to engage on a greatly extended scale in the investigation of the natural mineral wealth of the Dominion, and of questions affecting the economic production, treatment, and marketing of minerals, and that the publication upon a liberal scale of information calculated to attract the attention of capitalists to our mineral wealth, be made a prominent feature in the duties of said bureau."

A Great System of Irrigation

THE Canadian Pacific Railway has undertaken to irrigate some 3,000,000 acres of land near Calgary, and make it useful for general agriculture and grazing. This land is now lying waste owing to lack of moisture, the region being subject to periods of extreme drought.

Of the tract to be reclaimed, it is estimated that about 1,500,000 acres will be rendered suitable for cereals. The balance will be devoted to grazing, and the cultivation of grasses.

The surveys of the scheme, which is the largest of its kind on the continent, were completed last fall, and tenders for construction are now under consideration. The main canal will be thirty-five miles long, sixty feet wide at the bottom, and will hold water to the depth of ten feet. The secondary canal leading from this, will be one hundred and fifteen miles in length. The company proposes at first to bring but 300,000 acres under cultivation, and, after colonizing that, to gradually extend the area of irrigation.

A Direct Cargo Steamer Service to Australia

THE commercial agent of the Dominion Government, reporting from Melbourne to the Minister of Trade and Commerce, says: "Preferential trade is in the political air," also that "the preference in customs duties will be extended to Canada upon a reciprocal basis, is almost beyond question. What the latter means to the Canadian exporter can be better realized by a study of the enormous increase in recent years of Australian imports from the United States. With the preference in duties, if not before, will come a direct cargo steamer service to Australia which will place our exporters upon a footing which at present is so much desired.

Short-Sighted Railway Management

CONGESTION of traffic has long been the chronic condition of the Canadian Pacific Railway in Manitoba and the North-West Territory. There is, in the matter of receipt and shipment of goods, no kind of regularity or certainty in the service. The residents, hopeless of securing any improvement, submit for the present, but look hopefully forward to the time when some rival road will step in and make an alteration in present conditions.

Apparently one railway is as bad as another where a monopoly of traffic exists. Numerous complaints have been recorded lately regarding the slow and irregular serice over the Grand Trunk Railway in Western Ontario. Healthy competition seems to be the only remedy. It has long been a puzzle to the average citizen why railway managers will persist in denying fair treatment to localities where they possess a monopoly of the traffic, until they are forced into line by the presence of a rival company.

Trust Wants the Canadian Oil Fields

THE struggle of the independent oil refiners and well-owners in the Sarnia district against the Standard Oil Trust is likely to reach a critical stage in the near future. The big combine is pursuing its old tactics, so familiar in the oil fields of the States, to gain control of the Canadian wells.

The Trust already owns a refinery at Sarnia with a capacity of 3,000,000 barrels a year, while the total output of the Ontario wells is less than 1,000,000 barrels a year. This is used as an argument in the endeavor to get crude oil admitted free of duty. If the tariff were removed, they say, many million barrels of oil would be shipped into Canada, and be refined there, affording employment to a large number of men, and reducing the price of the refined article.

It is not well, however, to confide in Standard Oil Trust promises in this respect. Their past record warns us that the company was never known to voluntarily reduce the price of oil where it held the control of the markets, but rather raised it to the highest possible notch.

The result is more than likely to be that, if they are allowed to operate freely in Canada, they will be able to freeze out the Canadian dealers, and then control the market here as they have elsewhere, where they have mastered the situation.

The Golden Yukon

MR. T. OBALSKI, a French mining engineer, who recently paid a visit to the Yukon Territory on behalf of the French Government, says that a new *regime* has been started in that country, the *regime* of machinery. In the whole of the region surrounding Nome, men were gathering golden harvests. In most of the mines visited was to be seen the latest and most improved machinery.

An inspection was also made for the benefit of the Geological Survey Department at Ottawa, of the Golden Run Valley, which was found to be typical of the whole Klondike region. The soil here consists principally of a layer of frozen muck from ten to twenty-five feet in thickness. Beneath this is to be found a layer of frozen gravel, rich in the fossil remains of the mastodon, giant elk, and other animals of remote geological periods, and also containing large quantities of gold, and bed rock showing traces of a variety of precious stones.

The chief drawback to the prosperity of the Yukon Territory is the lack of railroad facilities. The present methods of transportation are extremely slow and tedious. A railroad to Dawson City is expected, however, in the near future. This would run from Vancouver to Dawson *via* the Kitamaat Valley, and through the White Horse Pass, and would incidentally tap one of the richest portions of the province of British Columbia.

Winnipeg to Have a Dominion Exhibition.

IT is practically settled that the next Dominion exhibition will be held in Winnipeg in July or August next. Hon. Clifford Sifton has been successful in obtaining a grant for the purpose of $50,000. An exhibition held just at this period in the development of the West will be of immense value, as it will give the eastern manufacturer a chance to exhibit his goods to the best advantage where they can be seen by the Western merchant and consumer. Besides the numerous commercial advantages, it will be a great opportunity to advertise the country and its resources, not only to visitors in general, but especially to the farming communities on the other side of the line. It will also assist in counteracting certain persistent efforts which have been made to belittle the possibilities of the Canadian West.

Alberta Beet Sugar

THE beet sugar mill at Raymond started operations early in November. The mill, which cost over half a million dollars, and employs over 150 men, has been running day and night without interruption. It is said that the season's run will furnish two and a half million pounds of sugar to the West. The sugar produced is of excellent quality, and has received a ready market from both local and outside dealers.

It is estimated that 1,000,000 tons of beets will be supplied to the factory next year. Two years ago the present site of Raymond was wind-swept, open prairie, while to-day its population numbers two thousand. There are banks, hotels, stores, elevators, and flour mills, and most important of all, the beet sugar plant, the first to be erected between Lake Superior and the Rockies.

MISCELLANEOUS ITEMS

The Temiscaming and Northern Ontario Railway Commission have made a real preference in awarding a contract for 6,000 gross tons of 80-lb. steel rails to Charles Cammell & Co., of Sheffield, England, through the company's Canadian agent in Montreal. The price to be paid is slightly in advance of that quoted by the United States Steel Trust.

The outcome of the appointment of a special committee to consider how McGill degrees may be recognized as a teaching qualification in Ontario, has been the drafting of a scheme providing for the recognition in Ontario of the degrees of all universities in the British Empire on an equal footing. To effect this, it is proposed to have all candidates for recognition in Ontario as specialists, pass an examination set by the Education Department.

Peat fuel is abundant in Canada. There are now in operation in Ontario seven peat fuel industries. The fuel is turned out in the shape of briquettes, at a cost of about $1 a ton for collecting, drying, and pressing. It is said to make a good fire for heating and domestic purposes. If peat can be so treated as to make it adaptable for general use, an important industry will be made possible, and many hitherto waste places made valuable.

Those who think of the Canadian North-West as a land of polar temperature may be surprised to know that during the recent cold snap in January, when the thermometer ranged anywhere from eleven to forty-six below zero in Ontario, the lowest temperature in Winnipeg was twenty-eight below, while Edmonton experienced comparatively mild weather, the lowest being ten above, with a snowfall of a little more than one inch in depth.

According to the meteorological records at the Toronto Observatory for the past six years, Toronto, next to Winnipeg and Battleford, is the sunniest place in the Dominion.

A prominent police official from the United States, who spent municipal election day in Toronto, said that he had never before seen the absolute observance of a liquor excise law.

A Barr colonist, writing to the *Chronicle*, says that any emigrant using his brains can become comfortably off in from five to ten years.

The advice given to British manufacturers to encourage the growing of cotton in West Africa and Nigeria is perfectly sound. The "cornering" of the crop in the United States has now become a national institution, while the "boll worm" is becoming annually a more severe pest.

According to a prominent Canadian, reciprocity in Canada is a dead issue just now.

Evidently the best thing that can be done for the prevention of disasters, such as recently occurred in Chicago, is to provide large free exits from all buildings in which crowds are likely to assemble.

To keep in touch with the game, several hundred Canadians, mostly South African veterans, have applied through the Japanese Consul-General at Montreal, for service in the Japanese army. Although no foreigners can be admitted to the army, Japan feels gratified at the evidence of friendly feeling.

Dr. Haanel, the head of the Commission that will shortly start for Europe to investigate the electric smelting processes, has also been instructed to examine and report upon European peat plants.

Thawing dynamite is getting to be a popular winter sport, but it comes high.

The "World's Work" points out to the public the startling fact that, while Mr. Chamberlain is busy assuring us that the Empire will go to pieces unless a preferential tariff is adopted, a grave danger to the Empire has arisen which is receiving little or no attention, viz., Sir Wilfrid Laurier's demand for treaty-making power. It's a "cinch" to see where the American suspicion of danger lies. It is evident if Canada obtains a voice in deciding her own treaties, that there will be no question of arbitrating U.S. rights in the Hudson Bay or along the Atlantic seaboard.

The C.P.R. recently opened their new offices in London, England, Lord Strathcona performing the ceremony.

A report from Dawson, Yukon Territory, says that the weather for a month past has been unusually mild. The thermometer reached 13 below only once during the past week, and ranges from zero to two above with no wind.

An English firm of carpet manufacturers is about to establish a factory in Canada. The firm will invest £10,000, and employ 100 hands manufacturing tapestry velvet carpets.

Captain Bernier is a real Canadian. He believes the North Pole belongs properly to Canada, and he is determined that, if possible, she shall have it.

A very substantial increase in population, and generally prosperous business conditions, are reported from Fernie, B.C. The Crow's Nest Pass Coal Co. is located here, and the great increase in the output of the mines is largely responsible for the condition of prosperity. The daily output for the last week was 3,400 tons. Other industries, such as lumbering, milling, and manufacturing have also contributed materially to the growth of the town and the district round about.

The Alaskan Boundary

By LEX

It is doubtful if there ever was an event in Canadian history that created such an excitement in Canada, or more dissatisfaction with the Old Country, as the Alaskan Award. It not only lost to us a valuable strip of coast on our Pacific side, but was the culmination of a series of losses which Canada has sustained by reason of the mistaken notion in England that conceding Canadian territory to the United States would conciliate them, and make their people the friends of England.

At the close of the American Revolutionary War in 1783, a treaty of peace was made in Paris between England and the United States. By this treaty, England gave away vast tracts of territory, Canada's chain of forts from Pittsburg to New Orleans was wiped out, and all the West, which had been explored and settled by Canadians, was handed over to the Americans without a word and to their great amazement. There are French-Canadian towns in Illinois to this day, in which English is scarcely ever heard. Jolliett, La Salle, Hennepin, Duluth, and other names show who explored the Western States. Joliett and Marquette were exploring the Mississippi, when the New Englander dared not go a day's march from home.

In 1783 a panic seems to have set in in England, so much so, that it was declared treasonable by the House of Commons for any one to advocate the continuance of the war, though the Americans could never have succeeded with out the aid of the French. At all events, the American negotiators were astonished at the ease with which they obtained the vast territories of Michigan and Illinois, which had been looked upon as a part of Canada.

At the time of the making of this treaty, the boundary line between Maine and New Brunswick was settled. It was to run from the source of the St. Croix to the source of the Connecticut Rivers, and to avoid the vagueness of the description, a map was made, showing by red line the course of the boundary.

In 1842 negotiators were appointed by England and the United States to definitely settle the New Brunswick boundary. The man appointed to act for England was Lord Ashburton. He had long lived in Washington as representative of England. He was the social pet of the American capital, and was said to have no dislike to champagne. Under no circumstances was he a match for the American negotiator, the famous lawyer, Daniel Webster. In fixing this boundary, all that was wanting to sustain the claim of New Brunswick was the "red line map" showing the line which was agreed upon in 1783 as the boundary between New Brunswick and Maine, and which had been placed on file in the Archive office in Paris. On making search in that office, the map could not be found, so the boundary was settled without it, and a large part—one-third—of the present State of Maine was taken from New Brunswick. When the treaty came up for ratification by the American Senate, a number of the "tail-twisters" objected to it, but Webster soon silenced them by producing the red-line map of 1783, or a copy of it, which showed them that the territory given to Maine belonged to New Brunswick. The treaty was quickly confirmed, and thus, a second time was American greed appeased by territory that really belonged to the people of New Brunswick. This was before Confederation, but, nevertheless, the people of the province protested against being despoiled, but their influence was not sufficient to make them heard in London—they were nothing but colonists. A prominent American lately declared that Canada was England's spoiled child. He could have more truly said that she was England's despoiled child.

In the year 1846, the Oregon boundary

was settled along the 49th parallel of latitude, though the forts of the Hudson Bay Company were 300 miles south of that line. In that settlement, possession by the Hudson Bay Company was held not to be British possession. The Americans insisted it could not be, but in the late Alaskan Boundary discussion, they insisted that because the Hudson Bay Company leased certain territory from Russia, it precluded Canada from showing that it was British territory, and this man, Alverstone, agreed with them. The loss to Canada caused by English bungling in the Oregon boundary is shown by the fact that, at the time of the treaty, the line between Canada and the United States was called the Oregon boundary, that, is the whole State of Washington at vening between that boundary and Canada—that is, the whole State of Washington at least, was fraudulently obtained from us. In 1871 we also lost the island of St. Juan.

The last effort to conciliate the Americans has ended like all the others; Canada agreed to leave the question of the Alaskan boundary to arbitration. The English government agreed with the Americans to appoint an equal number of arbitrators on each side, one of the Canadian arbitrators to be an English official under the orders of the English government. This arrangement placed the whole matter in the hands of the English. The three Americans, however, were to be unbiased, disinterested jurists. Three rabid American partisans were appointed. Canada protested against their appointment, and notified the English Government, but before the protest could be heard, the matter was concluded by the English Minister at Washington. Under such circumstances nothing but an adverse decision could be expected. It was useless to negotiate; it was simply a put-up job, and Canada was placed as usual. This is only the beginning There are 500 miles of the boundary the Americans refused to settle. They have left the way open for another grab. They also declare that the Canadian Sea—Hudson Bay—is an open sea, though Canada paid the Hudson Bay Company $1,500,000 for that and the territories.

Sir Wilfrid Laurier proposes to prevent future disasters by claiming the treaty-making power for Canada, but there is no use in making two bites of a cherry, especially when the cherry is dead ripe.

We are proud to call ourselves a nation, and it is a matter for pride that we have more population than many of the nations of Europe who have filled history with their fame and renown.

SIR WILFRID LAURIER.

Tariff Revision Called For

By Mahlon Harvey

SPECULATION is rife throughout the Dominion regarding the probable attitude of the Canadian Government towards tariff revision during the coming session. Recent developments of international character foreshadow a possible alteration of policy regarding the existing tariff. The Fielding Tariff, hitherto fairly acceptable, is rapidly approaching an anomalous position. The crucial point of Canadian trade has practically arrived. Success or failure of our commercial enterprises will rest upon the discretion of the present administration, and ultimately upon the Canadian people who have elected this Government. The problem of obtaining an adequate customs schedule will be solved only by open-mindedness, and the abandonment of worm-eaten party prejudices. Never was it more potentially evident than now, how interdependent all classes in the State have become in national prosperity or wretchedness. The aim of our legislators should, therefore, be the greatest good to the greatest number.

The time is fully ripe for the absolute relinquishment of free trade notions. Great Britain still worships that fetich. A prophet has arisen against it. Let us hope he may be heard to a successful issue. For Canada, at least, free trade according to the earlier propaganda is a virtual impossibility. We have no desire to surrender our autonomy to a State whose protective tariff is far more outrageous than our own. We have reached the point where retaliation is justifiable. One experiment in that line has apparently eliminated Germany from the trade restriction list. The surtax has disturbed the Teutons exceedingly. The United States has become our greatest and most distinctively commercial antagonist. Fair-minded Canadians will never deny to the legitimate commercial enterprises of the great republic the measure of success they deserve; but we do most decidedly object to having our most valuable franchises sacrificed to United States trade manipulators, and our premier industries crippled by unfairly directed competition, aided by unequally-balanced customs tariffs. All recent trade legislation from the United States has been entirely wanting in the smallest feature beneficial to Canada. The McKinley and Dingley tariffs were framed as a direct attack on the free trade commerce of Great Britain. Yankee politicians felt secure in the delusions of the British public to undermine British trade supremacy. Great Britain offers free ports to the United States. She pays in return a 33 per cent. tariff at the American port. The Americans have enterprise. They also have cheek.

It is safe to say that a protectionist propaganda will be popular in Canada. We have been in the swing of an era of prosperity. There has been "a growing time." Slightly more than a year ago, the Hon. J. Israel Tarte, while still a Liberal minister, began an active campaign in favor of high protection, and clamored for a much more stringent fiscal policy. He prophesied "hard times." The United States was held forth as the bogey man. The bogey man has taken material shape already. Mr. Tarte has lost his portfolio. There were no tariff changes excepting the surtax last session. Mr. Tarte's predictions have begun to be verified. There is a significant stringency in American stock markets—notably Wall Street. Canadian securities have been handled without gloves. Several Canadian industries have suffered severely by depreciated value. One very important Ontario industry is in the hands of a receiver. Sault Ste. Marie reorganization is a problematical question. Over-production in American lines of goods is becoming apparent. New England textile industries are either declaring a 10 per cent. reduction in wages or shutting down, a sad prospect for workingmen in the beginning of winter. There

seems to be a general policy of retrenchment. This, together with the higher prices of foodstuffs and raw materials, and the excessive tenancy rates, is a heavy item for the commercial centres to bear. War has practically been declared between American and Canadian iron industries. The speculative vultures are, in the meantime, reaching out their greasy talons for Canadian finances, and it is due to Washington diplomacy that success very often attends their unclean efforts. The Canadian manufacturers may well tremble, when, with no adequate tariff protection, we have dumped upon us, at cost price, the excess products of American manufactures.

Within the Canadian borders there are many developing industries that constitute for us peculiarly valuable franchises. Canada is an undeveloped country with enormous resources awaiting cultivation. Mining areas for nickel, copper, iron, and coal are in enormous profusion. The extent of timber and pulp-wood lands is also a magnificent natural asset. Some of these elementary quantities will soon be indispensable to our American neighbors. Yet Canada has been slack in the guarding of her natural products, and in exchange for the McKinley Bill, we are building up United States commercial centres by the export of raw materials. In connection with this matter, we must examine the attitude of the agriculturist in relation to the whole population. It is an axiom of trade that every industry must have a consumer for its product, otherwise it is doomed to extinction. To obtain this consumer in the interests of the producer, is the problem of trade. The most general industrial producer of this Canadian land is the agriculturist. He finds for us a large proportion of our daily subsistence. The Canadian agriculturist caters to the needs of a large constituency—six millions of people. But outside of this, there is a considerable surplus product which must be disposed of elsewhere, else the farmer becomes a loser to that extent. If there were in Canada a population of twelve or fifteen millions, there might still be a surplus. But there would be a much better market, and far healthier local trade. The man who cannot sell, cannot buy. The farmer in turn becomes a consumer of textile products and machinery.

It has gone abroad that the great majority of agriculturists are free traders. Whatever they may have been, we do not believe they are now. The man who asks for their votes in the coming election, on any other than an adequate protective tariff, is likely to be sadly disappointed. The agriculturist will not vote to destroy the entity of the commercial centres which have given him the fairest patronage he could ever hope to have, and thus divert the working-classes to a country which refuses to accept on fair terms his arduously gained products. The interests of the agriculturist and the other industrial classes are identical.

One other factor remains to be discussed in the fiscal programme. The present Government has granted to Great Britain a substantial preference in the exchange of commodities tending towards the encouragement of British and Canadian trade. In answer to this, Joseph Chamberlain has begun in Great Britain an active campaign in favor of a general imperial preferential tariff policy, which will devolve upon the Mother Country and the Colonies a common schedule of taxation for all extraneous trade. It is manifest that the Chamberlain proposals are immature. What they will finally become will be determined by a commission of financial experts. At the outset a portion of the preferential programme will conflict with Canadian financial interests. The greatest battle to be fought over this question will be in educating British public opinion. Britain is not yet divorced from her commercial delusions, therefore, the arguments of the Free Food League will be uniformly acceptable for some time to come. Apart from this, there are serious difficulties arising from our own preference. There are industries whose directors claim they are being ruined by British competition fostered by the preference. If this be true, it is a grave omen for the success of inter-imperial trade. We feel sure that the pro-

blem of equitable preference will solve itself. For the present our attention must go elsewhere.

Our chief business lies with a nation to whom we will grant, or from whom we will expect no preference. There is no prospect of reciprocity with the United States ever again being seriously considered. It is urgent, therefore, that all Canadian industries should be vigorously protected against a vigorous onslaught of American competition. The Canadian Government may continue to grant bounties to sugar and iron manufacturers, and many others as well. It is merely swallowing up existing revenues. That system does not protect. What we want and will have, is a maximum tariff that meets the American point by point. We are likely to obtain it, if the signs of the times speak truly. In the meantime some American politicians are advocating reciprocity in order to defeat Chamberlain. We repeat, the Americans have cheek—lots of it. It is too late to talk reciprocity.

CANADIAN MOTHER-SONG.

The gold is thick upon the fields,
The dew is on the heather;
Come to my heart, my sunbeams,
In fairyland together,
Let's sail the bays and walk the ways,
Aglow with red, red roses!
Frail night is here and she, in fear,
The day's bright portal closes.

The little cheek is hot and red,
Soft pillowed in dark tresses;
Two anxious lips are tuning slow
The prayer, that always blesses
The trials small, that often fall
Down with the brightest sunbeams—
The shadows gray, that scare away
The loveliest of day dreams.

So hushaby, little one! hushaby dear!
The young lips are sighing, the moments are flying;
The murmurous winds in the valleys are crying—
But they cannot get thee,
So pray, do not fret thee!
O rush them by! brush them by, little one, dear!
Mother is watching—the cradle is near
To hushaby, lullaby thee to thy sleep,
While two little, blue little eyes take a peep.

WILLIAM J. FISCHER.

Canada For Canadians

An American View of the Boundary Question.

ONCE in a while we discover an instance of impartial treatment of Canadian questions on the part of the American press. We are so accustomed to misrepresentation, or total lack of representation, at the hands of that august body, that a change is refreshing. Mr. A. Maurice Low, in an article on "Foreign Affairs," which appeared in the first issue of *The Forum* for 1904, writes as follows:

"The decision of the Alaska tribunal, by which the question of the boundary line has been, as Mr. Balfour pointed out the other day, settled forever, should be regarded as a cause for rejoicing on both sides of the Atlantic. The Canadians, as might have been expected, are bitterly disappointed, and had the decision been reversed—had the majority of the tribunal sustained the Canadian contention, and given Canada the control of the Lynn Canal, and brought Dyea and Skagway under the British flag—there would probably have been the same bitterness on this side of the line.

"The Canadians have proved themselves bad losers. Some of their public men have seized the opportunity to show that Canada is no longer dependent upon the Mother Country, and has passed beyond the leading-string age, being capable of managing her own affairs without imperial assistance. There has been considerable loose talk in newspapers on both sides of the border, concerning the likelihood of Canada either seeking to be annexed by the United States or else setting up an independent government. Both can be dismissed as idle. Canada is too prosperous, and too confident of her own imperial destiny to seek to merge it in that of the United States. The average Canadian believes that the time will come when Canada will be as great and powerful as the Republic to the south of her, a time when she will be the world's granary, and, with her incalculable mineral wealth and vast natural resources, will be able to support a population as large as that of the United States.

"There is no reason why Canada should dissolve the partnership now existing. She is daughter in her mother's house and mistress in her own. The control exercised by England, except as regards the treaty-making power, is of the gentlest; and the bond, if bond it can be called, sits lightly. If Canada were an independent nation, she would be placed under the heavy expense of maintaining her own army and navy, and of providing for intercourse with foreign governments. It is difficult to see what she would gain, and it is easy to see what her independence would cost her. At present she regulates her own tariffs, she

makes her own laws, and she controls all her own affairs, with the sole exception that, when she has to make a treaty it must be done in Downing Street, and not at Ottawa. It is not improbable, however, that certain modifications may be made in the British North America Act, by which there will be conceded to Canada the right to exercise a voice in treaty stipulations which affect the Dominion only, and that she may be represented in Washington by a commissioner, or other semi-diplomatic envoy, in the same way that her interests are looked after in London by a high commissioner. Canada has a great future, and the closer the ties are knit between Britain and her self-governing colonies—the more imperial federation becomes a reality and ceases to be a theoretical aspiration—the greater interest will Canada find in remaining a part of the Empire."

U.S. War Vessels on the Great Lakes.

EVEN some portions of the American press recognize the unwisdom of establishing naval stations on the Great Lakes. The *Boston Herald* takes the ground that it would be the limit of folly to do away with a treaty which has saved both the United States and Great Britain enormous sums of money. Were it not for the Rush-Bagot Compact both countries would be obliged to maintain costly fleets and fortify strategic points along the lakes, thus entailing a constant drain upon the treasuries of both nations. The proposal, it appears, originated in the pressure brought to bear by the owners of lake shipbuilding industries to obtain a chance at government contracts. It would be better, as the *Herald* suggests, to give the lake yards orders from the treasury department, and the monopoly of building for the lighthouse service, than have the treaty abrogated.

As to the training of sailors, the *Herald* insists that the game is not worth the candle, and that all the fresh-water sailors thus obtained would not compensate for the loss entailed by the establishment of war vessels, and their attendant expenses, upon the lakes.

This, evidently, should be the attitude of both countries, but it is more than likely that the matter will be placed before Congress at its next convention, and that whether it then receives the stamp of legislative approval will depend upon the vigor with which Canada can protest.

Naval training stations on the lakes are not needed by the United States now, any more than at any time during the eighty-three years that the treaty has been in operation, neither does the loudest jingo in the Republic pretend to fear an attack from Canada.

Free Trade Ruinous to Cotton Mills

AT a meeting of the directors of the Dominion Cotton Company, the proposition was made to make a cut of 10 per cent in the wages of the 4,000 operatives. The reason stated was the increased cost of raw material and want of adequate protection to the finished product.

The proposition was finally overthrown for the present, one of the directors urging that it would be unfair to make a cut at this season of the year. The reduction will probably be made later unless conditions change. Most of the mills are now only working eight hours a day.

Treaty-Making Power for Canada

THE proposal made by Sir Wilfrid Laurier that Canada be granted larger powers in the making of treaties concerning her own trade and territory, has in it nothing which can be construed as a menace to imperial unity.

The suggestion is not new. In 1882 the question was raised by Sir Edward Blake. Also, during Sir John Macdonald's regime, the necessity for a fuller recognition of Canadian interests, and a more complete reliance upon Canadian knowledge in negotiating treaties, was frequently urged. The subsequent growth of the Dominion, and the enlargement of its trade, have added force to the argument in favor of Sir Wilfrid Laurier's request.

The principal argument of those opposed to the idea is, that it practically means a severance of the last remaining tie that

binds Canada to the Empire. An unprejudiced perusal of Sir Wilfrid's statement of the matter makes it quite evident that no such result is contemplated. The request, moreover, is fully in accord with British ideals of constitutional government, which make for the fullest possible measure of independence within the bounds of the Empire. The request further embodies the demand that the commissioners for negotiating such treaties shall be Canadians, or appointed by the Canadian Government; that all negotiations shall be conducted subject to Canada's approval, the sovereign still retaining the constitutional power he now possesses of vetoing the terms of any treaty upon the advice of his ministers.

Why, as others seem to fear, Great Britain should withhold her support from treaties in which Canadians have had a leading part, is hard to surmise, or is only conceivable upon the absurd supposition that Great Britain wishes to encourage the division of her colonies among foreign nations.

It is not to be supposed that this larger independence within the Empire, and the granting of greater responsibility to Canadians, will prevent mistakes; but the mistakes will be Canadian, not British, and Canada will hold her own representatives responsible. This would effectually prevent the recurrence of such causes for irritation against Great Britain as were afforded by the Alaska Boundary, the Oregon, and the Maine treaties.

Sir Wilfrid Laurier was quite within the bounds of propriety when he assured the British public that there was little abatement of the feeling among Canadians that Canada had been deeply wronged by the decision of Lord Alverstone on the Alaska Boundary, and that, if the preliminaries had been left to Canada, the proposal to appoint three politicians to represent the United States would never have been entertained.

There is nothing surprising in the fact Sir Wilfrid's remarks on the subject have attracted considerable attention, not only in Canada, but in Great Britain and the United States, or that they should have been quite generally misunderstood. There can be no longer any ground for a misconception of the facts, but, to remove the last vestige of danger in this respect, the Premier has expressed his intention of making a formal and explicit exposition of his views. This will be awaited with interest on all sides.

Canada, as the Premier points out, has a population of six millions, which is rapidly increasing. This large and self-respecting community will not always submit to being placed at a disadvantage in the conduct of diplomatic negotiations, even though it may concede the right of His Majesty to express his approval and sanction of the same.

Some Good Things From the World of Print

It may be late in the day to take up the matter of the Grand Trunk Pacific, but as I have a good knowledge of the country from the Rocky Mountains east along the proposed route I will venture. The route, as far as I see it outlined from the Ottawa to the Winnipeg River, follows generally the northern watershed, where the valleys of the streams are shallow, the streams narrow and the rocky ridges low. There will be few difficulties met with in constructing a railway there—nothing compared with the difficulties met with in the construction of the Canadian Pacific Railway along the north shore of Lake Superior.

This latter route was adopted on account of the facility with which supplies could be delivered, material moved and in the saving of time effected, which to a great extent offset the heavy work necessary.

The Grand Trunk will not have any great difficulty in getting supplies, as, having the C.P.R. paralleling it, supplies can be got in at all points. The most difficult to reach will probably be from White River to the north end of Nepigon Lake, but in that section the Pic River can be used and a tram built from Red Rock to south-east bay of Lake Nepigon, which would overcome all difficulties.

Region East of Winnipeg River.

In regard to the settlement and resources of that territory we have no doubt all read glowing accounts of it—forests of pine and pulp timber, fisheries, game, clay belt, wheat zone, temperature, soil, etc. The reports as to these matters are made generally by gentlemen who go into the country after the fly season is over. They follow the larger streams, returning to civilization before the snow flies; and write their reports within easy distance of the treasury door.

There are large areas of spruce, but this timber is rapidly diminishing year by year from fires, and is almost invariably replaced by a growth of jack-pine (Banksian pine), which is a slow grower and of little commercial value. There are areas of land that will support an agricultural population, but owing to the quality of the soil, climatic conditions, and the want of transportation, there will be but little shipping of agricultural products. The settler of a certain class will make a living. It must not be forgotten that such lands as are fit for settlement will not all be along the line of railway, nor will they be of sufficient importance to justify the building of branch lines.

The clay soil in these latitudes is more of a detriment than otherwise; the land is rendered cold, sour, and wet, crops are slow in ripening, and draining is difficult. There is practically no pine north of the height of land, and the quantities still available south of it are grossly overestimated. Anybody who has watched the lumbering operations receding from the shores of Lake Ontario, and looked at the territory where they are now carried on can see this. I do not touch on the subject of minerals, as too little is known of what this portion of the country may yet produce in that line.

Westward from Winnipeg River.

From Winnipeg River westward we have another proposition. We start out in an agricultural country 100 miles wide, running west 1,000 miles, gradually widening out in that distance to over 800 miles. Of this enormous territory fully nine-tenths will produce something of marketable value—the larger part of it being able to produce more per acre than any other part of Canada or of the United States. This county has one railway through it, from east to west, and another building through it diagonally. Can any sane man say that these two lines furnish sufficient railway accommodation for such a territory?

Let the Ontario farmer who has been petitioning against the building of the

Grand Trunk Pacific take a railway folder and study the size of Ontario and its railway system, and then study the North-West carefully, and remember that settlers have penetrated as far as Peace River in the north; the comparison in area between agricultural Ontario to the North-West being, roughly, 45,000 square miles to 450,000 square miles. I have known Manitoba and the North-West Territories for thirty-two years, but I am every year more astonished at its size and capabilities. Sections that in the early years were swamps and looked hopeless, are now drained and cultivated; arid land is being irrigated, and where there was then dense forest there is now open prairie, covered with pea vine, vetch and grass.

Vastness of Western Canada

No articles published in the press, Canadian or English, and no reports (except, perhaps, Senator Schultz's Senate Committee report) have given any adequate idea of this immense country. The more I see of it the more amazed I am. One cannot get an idea of it by crossing by the C.P.R. and running up to Edmonton and Prince Albert. You want to wallow in it, as it were, and then it will take years to grasp its extent and capabilities. It is like infinity—too large for man's imagination; and yet we are told this country does not want more railways. And, forsooth, why? Because, say the opponents of the G.T.P., it will bring the western farmer into competition with his eastern brother!

It does not make much difference which route the Grand Trunk Pacific takes so long as it keeps south of Lake Winnipeg. The routes *via* the Yellowhead, Pine River, or Peace River passes are equally good, so far as helping to develop the North-West is concerned; but the route *via* the Yellowhead Pass, and with a branch to Peace River, would help northern British Columbia most.

I meet a good many settlers here from Iowa, who tell me land in that State is worth from $80 to $100 per acre, and that they have come here so that their sons can take up land. Thirty years ago I railroaded in Iowa when the western portion was thinly settled, and there was only one railway through it. Now there are six or seven main lines from east to west, and a network of cross lines; and look at the wealth of that State to-day!

The day is not far distant when we shall have to supply wheat to the States. They have reached the limit of their production, and I should judge (not having statistics) are now on the decrease. Anyhow, thirty years ago, Minnesota, a crack wheat State, averaged 25 to 30 bushels per acre; now I am told to-day the average is under 10. Minnesota never had either the quantity or quality of our soil.

Need of Line East from Winnipeg.

The main argument in favor of the construction of the railway east of Winnipeg is that it is necessary to the development of this enormous territory in the west; that there should be at least one competing railway through to the Atlantic coast with rates under Government control. That it will incidentally develop the good points of the country passed over east of Winnipeg, and test the question of Government ownership of railways is an additional argument, but a secondary one.

The cost of this transcontinental railway is represented to the Ontario farmer as a great bugbear. Perhaps I may be able to help him out in some way. There was, thirty-two years ago, a like outcry about the Canadian Pacific Railway; but very few to-day will say the money in that magnificent enterprise was ill-spent. See what we have—that splendid railway from ocean to ocean, equipped in the most modern and sumptuous style, with branches in all directions, furnishing accommodation to travellers that cannot be surpassed in the world, employing 30,000 people, and carrying prosperity and contentment to thousands and thousands of homes in every province of the Dominion.

Look at its magnificent chain of hotels from Quebec to Vancouver, and the thoustands of tourists it attracts to the Dominion from all parts of the world. As an instance, while at Banff last spring I found the guests were principally from New

Zealand. Fancy that! People coming all that distance to enjoy our scenery and health resorts. The Chateau Frontenac entertained upwards of 20,000 guests during the past year; which will give an idea of the enormous business brought into the country by this one branch of the railway alone. Then there are its steamship lines to England, China, Japan, Australia, New Zealand, Alaska; those on the great lakes, British Columbia coast, the Columbia River and the Kootenay Lakes, all pouring wealth into the Dominion in one way or another. And yet there are Canadians so small that they cannot see that the Grand Trunk Pacific will do exactly the same thing, and that it can be duplicated and more before this country is fully developed.

There does not seem to be any necessity of saying anything about the Canadian Northern, except that they have the cream of the country and seem to know it.

A Truly National Policy.

I am a Conservative, but I must say I admire Sir Wilfrid Laurier's transcontinental railway policy, which is the act of a broad-minded and fearless statesman; and I also believe Mr. Sifton has a better grasp of the needs and of the enormous capabilities of the North-West than many of his predecessors.

Frank Moberly, C.E.

Globe, December 25th, 1903.

A GREAT BIT OF NERVE.

A BIG publishing house in Philadelphia has sent to a Toronto man the prospectus of a new twenty-volume history of North America, of which Dr. Guy Carleton Lee is editor-in-chief. The work is described as "non-sectional, non-partisan, non-sectarian," and the only all-round, perfectly balanced work yet produced. The Toronto man is asked to canvass for this great work in Canada, and is evidently expected to find an eager demand for it here, because, mind you, Canada is not overlooked in this twenty-volume history of North America.

"The volume on Canada and British North America," says the prospectus, "gives the history of Canada in detail." One volume out of twenty gives the history of over half the continent in detail! How truly "non-sectional" the work must be!

Presumably the prospectus exhibits the spirit of the work, and the writer goes on to say, evidently excusing himself to readers at home for giving Canada one whole volume out of twenty: "Throughout the last century the question of Canada and its relations to the United States, have been more or less serious topics, and the subject of its annexation is no new thing. Every year or two comes the question: 'Shall Canada be annexed to the United States?'"

One volume in twenty is given to the history of the Canadian half of North America in this "non-sectional" work, and the excuse for giving Canada this degree of attention in this "non-partisan" work is the interest taken in the question: "Shall Canada be annexed to the United States?"

The ignorance of Canada and Canadians that could lead the editors and publishers of this work to suppose that a canvasser would find any demand for it in this country has seldom been equalled. The presence of Canada in North America is an indubitable fact which anyone pretending to write a history of North America should recognize at its fair worth, and need not apologize for on the ground that interest is taken in the possibility of its being some day annexed to another political division of the continent.

Let Guy Carleton Lee, Ph.D. (J. H. U.), etc., etc., and so on, rest assured that the unanimous opinion of Canadians will be that he could not give a "detailed" history of Canada in one-twentieth of his work, and that he should call it a "History of the United States, with a Few Squints at Other Parts of the Continent." The self-complacency of our neighbors of the Republic has had no parallel since the world began.—*Toronto Star*.

Life Insurance

III.—The Different Plans and Policies

By Max Jesoley

While there are but three practical systems of life insurance, the variety of plans and policies whereby the contract between the company and its clients may be expressed is so great as to be positively bewildering. Indeed it is the fact that in many instances they are utilized by the astute agent to confuse the person he is canvassing, and thus draw him away from the hands of a rival, or lead him to suppose that by some process of financial magic he may secure a very profitable investment as well as indemnity in event of death.

It is our present purpose to take up the more important of these different plans, and describe their chief features and intrinsic virtues.

Before doing so, however, it is desirable to point out how, in the development of life insurance, the conditions of the policies have been made more liberal and better adapted to the requirements of the public.

Thus half-a-century ago the policies issued by the British offices were so restricted that they were apt to be forfeited without their holders being aware that they had transgressed their conditions. In regard to travel, for instance, the old free limits included only Ireland, and certain parts of the continent, whereas now a world-wide policy will be given by any standard company to any person not engaged in a hazardous occupation.

Again, suicide was formerly considered as rendering a policy void, however long it might have been in force. Now some companies treat such cases precisely as ordinary deaths, provided two premiums have been paid, while other companies dispense even with this condition.

Then the introduction of indisputable policies, and of the non-forfeiture condition has been a great advantage to the insured.

Thus the policies of the majority of companies contain a clause to the effect that the policy shall be *indisputable on any ground whatever* after it has been two years in force, while more than one company issues policies that are indisputable from the start.

The non-forfeiture principle is now applied to all policies which possess a surrender value, that is, which have a reserve to their credit, and is applied in several ways. If the policy called for a limited number of premiums, then paid-up insurance may be had for an amount bearing the same proportion to the original sum assured that the number of premiums paid bears to the total number provided for in the policy. Thus, if the policy be one on the twenty-payment life plan, and ten premiums have been paid, should the insured wish to discontinue paying he can obtain a paid-up policy for one-half the original amount of the policy.

Another method works automatically, requiring no application from the policy-holder, and by it the policy is kept in full force so long as the reserve which has accumulated is sufficient to meet the outstanding premiums and interest.

Another important development has been in connection with discontinued policies. In the "good old" days of insurance a policy-holder might pay a considerable number of premiums, and yet, if for some reason compelled to discontinue paying, would forfeit all that he had paid in.

This was certainly hard lines, and so severe a practice could not be expected to hold out against the pressure of strenuous competition between companies. Accordingly, we find one concession after another being made to the policy-holder, until now the limit of wise liberality would really seem to have been reached and the insured has the choice of the following alternatives

when he finds himself unable to go on paying premiums.

1. He may obtain a loan from the company upon his policy, the amount of this loan depending upon the number of premiums which have been paid in, and the proceeds being applied to the payment of premiums.

2. He may take advantage of the nonforfeiture provision, and obtain either a paid-up policy or extended insurance.

3. He may surrender his policy to the company, and receive therefor in cash what is called the surrender value, and is dependent upon the number of years the policy has been in force, and other considerations, the allowance made not being uniform among the companies.

Yet one other significant improvement remain to be noted, and that is with regard to the payment of death claims. Until about fifty years ago it was the universal custom of life offices to defer the payment of claims until a period of at least six months had elapsed after receipt of sufficient proof of death.

This delay was due in part to fear of fraud, as many attempts were being made by unscrupulous persons to cheat the companies, and, communication not being so rapid as it is now, it of course took much longer to make the necessary inquiries into the *bona-fides* of the claimants.

After a time, the six months were reduced to three, and then to two, at which, according to the reading of the majority of policies, the time prescribed for payment still stands. But this is only as a protective measure, the almost universal practice on the part of the companies being to pay the claims as soon as possible after receipt of satisfactory proofs.

Having thus, so to speak, cleared the way, we will proceed to take up one by one the different plans according to which insurance may be obtained.

I.—Term Insurance.

This is the cheapest form of regular life insurance, the rates of premium comparing favorably in that regard with those of assessment organizations. The special feature of term insurance is that it carries no reserve, and consequently has no surrender value, and that it can be had for only a limited period. Thus it may be obtained for a five-year, ten-year, or fifteen-year term, at the end of which term the insurance ceases, and the insured must begin again. But during the continuance of the term there will be no increase of premium.

Thus, for example: If the applicant be twenty-five years of age, the rate for a five-year term will be $11.30 per annum, for a ten-year term $11.90, and for a twenty-five year term $12.55.

It is usually provided that, at the expiration of the term, or indeed at any time during its continuance, the policy may be changed to one upon the regular life or endowment plan, by paying the increased premium, but without fresh medical attendance.

There is also a yearly renewal term policy, whereby the premium increases year by year up to the age of sixty-four, at which it must be changed to the regular life plan. Thus beginning at $10.70 per annum at age twenty-five, it rises to $49.90 at age sixty-four, and then ceases.

The sole advantage of term insurance is its cheapness. It is well adapted to cases where the protection sought need only be temporary, as in the case of creditors insuring their debtors, or of banks desiring to cover individuals to whom they are making large advances.

II.—Straight Life Plan.

Once the most usual form of life insurance, it has now become the least frequently issued, although it stands next to term insurance as regards cheapness. The reason for this loss of popularity is, no doubt, that nowadays people on entering into a contract are anxious to know the extent to which they are committing themselves, consequently the policies which require only a limited number of premiums in order to become paid-up are preferred. By the straight life plan premiums continue until the policy becomes a claim, although

they may become materially reduced in amount by the application of the profits declared to that purpose. Some companies divide their profits yearly, others every five years, and in either case these profits may be applied to the reduction of the premium so that it is possible if one lived long enough for the premium to entirely vanish in this way. But it is a contingency hardly worth counting upon.

Straight life policies after being three or more years in force may be surrendered for paid-up insurance, or for cash values dependent upon the amount of the reserve which has accumulated.

III.—Limited Payment Life Policies.

By the terms of these policies they become fully paid up when five, ten, fifteen, twenty-five or thirty annual premiums have been paid to the company, so that the insured knows precisely what is before him when he takes one out. The five-payment policies are rarely issued, but the ten-payment ones are quite frequent, while the twenty-payment ones are probably more in demand than any other form.

Besides the definite period of payment these policies have other advantages. Thus the payment of each premium secures paid-up insurance in proportion to the ratio that premium bears to the whole number. If it be the ten-payment policy for $1,000, and five premiums be paid, then a paid-up policy for $500 may be obtained if one wishes to discontinue.

Again, the cash surrender values, the amounts that will be loaned, and the period of extended insurance at each stage of the history of the policy can be definitely ascertained at the outset, and in many cases are set out in detail in the policies, so that the insured can know just how he stands after the payment of any premium.

These limited payment life policies are very often mistaken by the public for endowment policies, but they entirely lack the essential feature of the endowment policy, as the principal sum cannot in any case become payable to the policy-holder in his life-time, but only to the beneficiary after his death.

IV.—Endowment Policies.

These are, from the point of view of the insured, by far the best policies that the companies issue, because, in event of the policy-holder living to the maturity of the policy, he may require from the company the full amount insured, together with such profits as may have accrued. It is a clear case of living to win.

Endowments are issued for terms ranging from ten to thirty years, and combine in themselves the investment feature as well as protection.

The premiums upon them are considerably higher than those payable upon life policies, and if the insured should not be so fortunate as to live out the term, he pays rather dearly for his insurance, as the death indemnity is no larger than for a similar life policy. But the profits earned are, of course, materially greater, and these may be taken either as reductions of premium, in cash bonus, or in bonus addition to the amount insured.

The special value of the endowment policies is the inducement they offer to saving money, for while there is no denying that a thrifty man may invest his money to quite as good advantage as the company can do it for him, still the simple fact is that many people who can spare something out of their earnings do not put it away regularly in the bank or building society, whereas if they take out an endowment policy, they will be at some pains to pay the premiums regularly, and thus their saving is ensured.

In this way endowment policies furnish an admirable method of providing for one's old age, as they can be paid for during the period when a person's earning powers are at their maximum, and then when the inevitable decline comes, the results of the policies may be used to meet the shrinkage of earnings, or applied to purchase an annuity that will provide against want in old age.

Endowment policies are also desirable because of the relatively large amounts that may be borrowed upon them after they have been some time in force. Thus they con-

stitute a valuable asset to which recourse may be had in an emergency.

V.—Annuities.

While these have always been an important feature of the domestic business of British offices, they have not bulked so largely in the transactions of United States or Canadian companies. This is due to the difference between the conditions of society in the old-established kingdom, and in the newer hemisphere.

The purchasing of an annuity requires a substantial outlay of capital at once, the amount, of course, varying with the age of the annuitants, and their consequent expectancy of life, the younger the person the larger the payment.

Thus to purchase an annuity of $100 for a man at age twenty-five would cost $2,037, at age thirty-five, $1,819; at age forty-five, $1,544; at fifty-five, $1,233; at sixty-five, $903; and at seventy-five, the mere trifle of $610.

A noteworthy difference between annuities and ordinary life insurance is that the company requires no medical examination for the former. In fact, the less robust the health the better for the company, while it is just the other way in regard to ordinary insurance.

VI. The Instalment and Bond Policies..

The strife of competition among insurance companies has upon the whole been greatly to the advantage of their clients. While it has undeniably led to the payment of larger commissions upon new business, and to the expenditure of large sums upon attractive advertising matter, and imposing buildings, which may be presumed to have due effect upon the public, it has also been the reason for the liberalizing of the policy conditions and for the granting of more equitable settlements in regard to surrender values, and extended or paid-up insurance. So that if, as cannot well be denied, the profits paid upon policies have materially shrunk of late, there has certainly been some compensation in other ways.

Another advantage that now remains to be described is the special form of policy which has been added to the list of plans within the past fifteen years or so, and which has already become very popular among those who are seeking primarily the protection of their family from want.

The suggestion for this instalment or bond policy came from the unfortunate results which were sometimes observed where the amounts accruing through life insurance were paid over to the family, or to the executors of the estate, and were either squandered so rapidly, or so injudiciously invested as to defeat the very purpose for which they were intended.

Hence a plan was designed to prevent this, so far as it might be possible, the idea being not to hand over the full amount of the policy in one sum; but to divide it into a number of equal instalments payable year by year until the whole had been paid.

Thus suppose A dies, having $10,000 in the Universal Insurance Company. Under the ordinary plan this sum would be paid over on receipt of proper proofs of death, and would then run the risk of being squandered or ill invested. But if, instead of doing so, the company pays the family $500 per annum for twenty years, then all chance of the above undesirable contingencies is guarded against.

Such is the instalment or bond policy in its simplest form, and inasmuch as the company, instead of paying the $10,000 down, spreads the payment over ten, fifteen, twenty or twenty-five years, according to the terms of the policy, the premium required is less than that of a policy for a similar amount upon the ordinary plan.

The variations of this plan are too numerous to be described in detail, but some of their features may be mentioned. It has for instance, been extended to endowment policies, and the insured himself may thus arrange to receive back considerably more than he has paid into the company in the form of an annual payment for a certain term of years.

Yet another plan is for the company to pay the amount issued twice over in this way. Let the policy be for $10,000. The

company pays $1,000 a year for ten years, or $5,000 for twenty years, and then also $10,000 in a lump, the premium charged being of course in due proportion to the increased liability of the company.

The significance of the term bond as applied to these policies consists in this, that when they mature, and are payable they do practically become bonds guaranteeing the payment of a definite amount annually for a definite term of years.

One other form of the bond policy that deserves notice is what is called the guaranteed annuity, and also the continuous instalment plan, the peculiar feature of which is the payment of the annual amount to the beneficiary, not only for a prescribed number of years, but for so long as that beneficiary may survive.

Thus, if such a policy be taken out by a husband in favor of his wife for, say, $10,000, then $500 per annum will be paid her not only for twenty years, but for thirty or forty years should she live so long. That is, it will be paid to her, or her legal representatives, for twenty years in any event, and as many years thereafter as she may live.

By such a policy, a husband may provide for his wife in event of her becoming a widow, in a way that ensures her comfortable maintenance to the end of her days.

VII.—Sundry Special Forms of Policies.

Beside the foregoing, and their multitudinous variations, there are other policies which the companies issue, and which are in more or less use. Thus, there is the whole or half return premium policy which requires some explanation.

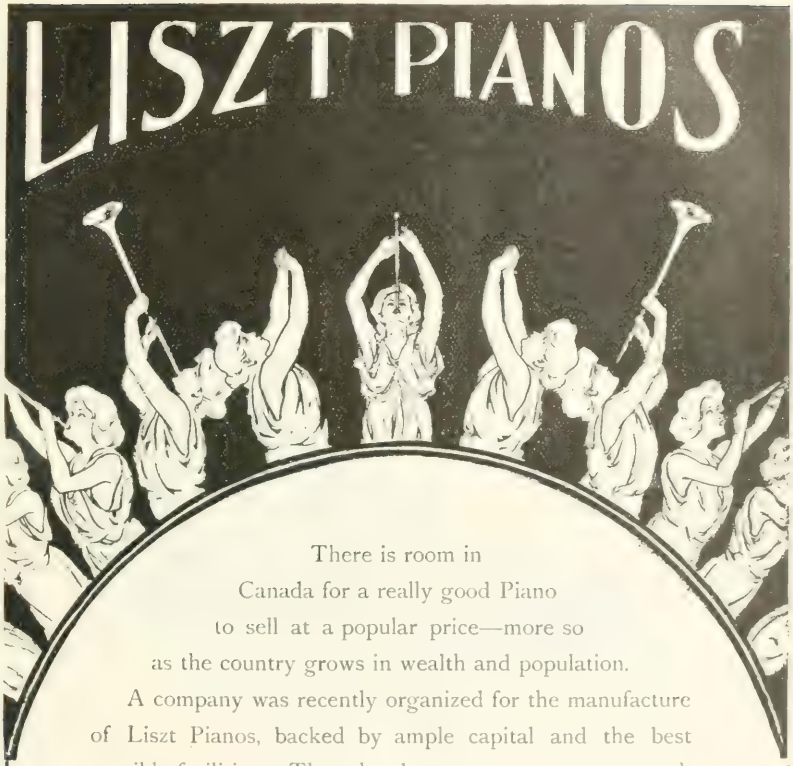
The great majority of the limited life endowment policies are issued upon the Tontine system, that is to say, all the policies of this kind issued by a company upon a certain date, say the first of May, in any year are pooled, and the profits accumulated thereon until the end of the term, whether it be ten, fifteen, twenty or twenty-five years, when they are divided amongst the policies still in force, those that have lapsed or become claims during the interval receiving no profits whatever.

In this way the profits become much larger than if they were divided every five years, and the estimated returns consequently can be made to look very attractive to the prospective policy-holder who, of course, hopes that his will be among those to share in the ultimate division.

Yet this Tontine system does not command universal approval. One important American company indeed condemns it utterly, and makes a rule of dividing its profits annually. To meet the objection urged by some against all the profits being forfeited in the event of the death of the insured before the Tontine period expires the return premium plan has been devised whereby if the insured dies during the Tontine period the company guarantees to return, along with the capital sum stated, either the whole or one-half of the premiums which have been paid in, the premium rate being of course somewhat higher than upon policies on the ordinary plans.

Finally, there are various forms of endowment for children, the distinct purpose being to eliminate all actual insurance of the children's lives for the benefit of anybody else, and yet to give them the advantage of the endowment system whereby they can benefit when they grow up.

The most satisfactory method of accomplishing this object is a policy containing all the advantages of the regular endowment, and providing for the return by the company to the parent of the premiums paid if the child should not survive to the maturity of the policy.

Such, in brief, are the principal plans and policies now in use among the various companies, and it is not the purpose of the present paper to do more than describe them. To attempt to discriminate amongst them, to classify them as good, better, best, would be both presumptuous and futile, for the simple reason that, having been devised to meet the varied needs and preferences of the whole community of insurance clients, what may be best for one man may not at all suit another, and those who have it in mind to be insured must simply exercise their own power of choice, or leave themselves confidingly in the hands of the astute agent.

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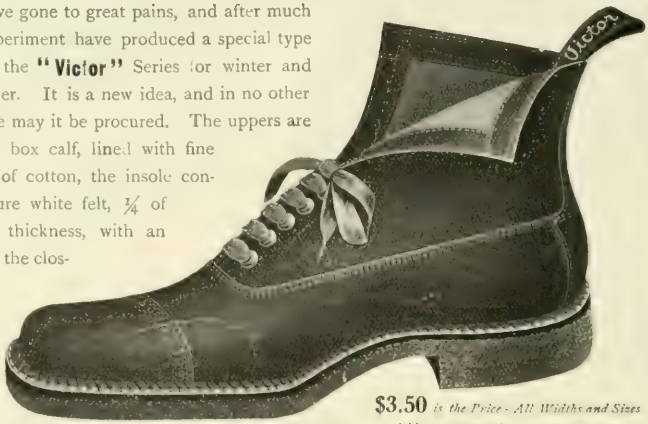

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FEBRUARY, 1903

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The Fencing-Master
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Home Department: Financial

MARCH 1903

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11TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31, 1902

TORONTO, March 9th, 1903.

To Members

The Management have pleasure in submitting the 11th AnnualReport of the Company, for the year ending 31st December, 1902.

The business of the Company shows a very satisfactory progress.

The figures embraced in the Report bear evidence to the vast business the Company is handling.

Cash paid members amounted to $736,348.06, an increase over last year of $222,992.69.

The gross assets have increased from $1,282,808.26 to $1,572,135.78, making a net gain of $289,327.52.

An addition of $10,000.00 has been made to the Reserve Fund, which now stands at $55,000.00.

Since organization 11 years ago, this Company has paid in cash to members $2,266,659.08. In the handling of all this business, no member has lost a dollar of the money invested. The whole amount paid in with interest being returned when the required period has been reached.

Every care and attention will be given to the business by the management, so as to ensure a continuance of the progress and prosperity which the Company has so far experienced.

Respectfully,

JOSEPH PHILLIPS, *President.*

ASSETS.

Mortgage Loans on Real Estate	$683,250 00
Real Estate	575,598 21
Loans on this Company's Stock	72,231 45
Accrued Interest	3,592 34
Advances to Borrowers, Taxes, Insurance, etc.	2,820 40
Accounts Receivable	968 08
Furniture and Fixtures	7,162 88
The Molsons Bank	222,368 04
Cash on hand	4,144 38
Total Assets	$1,572,135 78

LIABILITIES.

Capital Stock Paid in	$1,253,438 90
Dividends Credited	42,504 34
Borrowers' Sinking Fund	46,697 03
Mortgages Assumed for Members	10,800 00
Reserve Fund	55,000 00
Contingent Account	163,695 51
Total Liabilities	$1,572,135 78

TORONTO, February 28th, 1903.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company,** and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, G. A. HARPER, } Auditors.

Results of Systematic Savings.

Date	Total Assets	Cash Paid Members.	Reserve Fund.
Dec 31st, 1893	$17,725.86	$3,518.51	
" 1894	68,643.14	15,993.59	
" 1895	174,608.04	43,656.88	$1,000.00
" 1896	288,248.92	89,339.27	2,000.00
" 1897	469,109.92	96,894.88	13,000.00
" 1898	[illegible]	247,691.87	18,000.00
" 1899	[illegible]	220,852.70	25,000.00
" 1900	[illegible]	[illegible]	40,000.00
" 1901	[illegible]	513,355.37	45,000.00
" 1902	1,572 135.78	736,348.06	55,000.00

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the Revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alik in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
R. H. SANDERSON, Building Inspector.

V. ROBIN, Treasurer.
R. J. BURT, Supervisor.

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Reserve Fund, - - - - - -	**2,720,778.00**

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James Elliot, General Manager
A. D. Durnford, Chief Inspector and Superintendent
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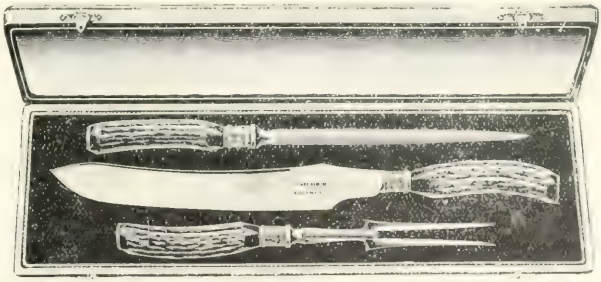

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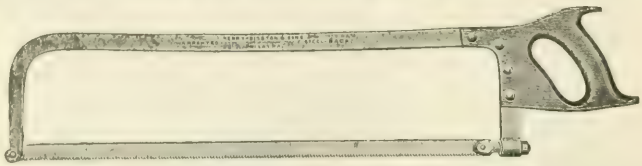

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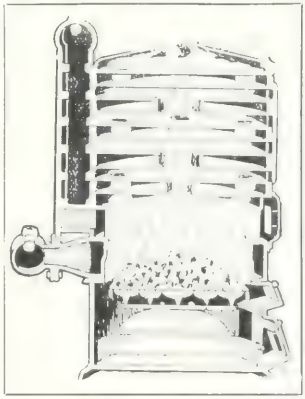

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CONTENTS

"JEEMS:" A CANADIAN RURAL SKETCH — R. M. JOHNSTON

HALIFAX—THE CITADEL OF THE COAST (Illustrated) — J. MACDONALD OXLEY

"MURIEL" - - - - - - - - WATERWITCH

SONGS OF THE SEASON

A DASH FOR FREEDOM - HOPKINS J. MOORHOUSE

TORONTO vs. NEW YORK - - - - CLEMENS

THE CANADIAN SEA - - - - - - LEX

WHAT OUR COUNTRY IS DOING

HUNGRY EAGLES - - - - ROLAND OLIVER

CANADA AND THE TREATY-MAKING POWER — KNOX MAGEE

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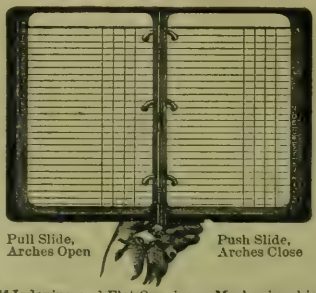

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CONTENTS FOR APRIL, 1904

"JEEMS:" A CANADIAN RURAL SKETCH	By R. M. Johnston	[illegible]
HALIFAX—THE CITADEL OF THE COAST (Illustrated)	By J. Macdonald Oxley	[illegible]
"MURIEL"	By Waterwitch	[illegible]
SONGS OF THE SEASON		[illegible]
A DASH FOR FREEDOM	By Hopkins J. Moorhouse	[illegible]
TORONTO vs. NEW YORK	By Clemens	[illegible]
THE CANADIAN SEA	By Lex	[illegible]
WHAT OUR COUNTRY IS DOING		[illegible]
HUNGRY EAGLES	By Roland Oliver	[illegible]
CANADA AND THE TREATY-MAKING POWER	By Knox Magee	[illegible]
CANADA FOR CANADIANS		[illegible]
SOME GOOD THINGS FROM THE WORLD OF PRINT		[illegible]

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THE
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VOL. IV. TORONTO, APRIL, 1904 NO. 4

"JEEMS:" A CANADIAN RURAL SKETCH

BY R. M. JOHNSTON.

CHAPTER I.

THE genial warmth of a cloudless June morning, together with the vision of a rural landscape, where woodland and fields commingle harmoniously, rarely fails to hearten the wayfarer to that degree of optimism which carries us aloft to the Mount Pisgahs of fancy land marks of a lifetime. Rural scenery wherever it carries unmistakable evidences of prosperity, awakens in all but the most sordid, an element of the romantic. The well-ordered aspect of a country farm makes us forget the inner adjuncts of toil and hardship belonging thereto, and quite insensibly we long for the freedom and hospitality, if not also the full participation in the kindred sympathies of a country life. Such an enchanting view did a casual tourist encounter one bright June morning, as quietly wheeling along the broad acres of two well equipped and carefully managed country farms came beneath his eye. As he passed the substantial line fence he involuntarily exclaimed: "That's grand! My! but I'd like to own all that—and live there. I wonder"—— His musings, however, did not take cognizance of an episode just then occurring along the pale of that line fence, itself an expression of romantic activity, the outcome of propinquity of space, and the solar smile of a summer day. The old "line fence"—so often in many places the cause of innumerable squabbles and law suits—becomes here the arena of an interesting introduction leading up to the appearance in local society of an exceedingly bashful young man. The sequel of the story may or may not prove the truth of the old adage, "Where there's a will there's a way."

The particular characters of this story are only two. Their respective positions were very similiar. There were two adjoining farms, two prosperous owners, and an only child in each family. These were respectively, Melinda Jones and James Parker. The latter was in his own neighborhood almost a stranger. Yet he was weel known in colloquial usage by the dialectically acquired and quite explicit name of "Jeems"—Miss Jones was known well and favorably as "Lindy" Jones. Both were just turned their majority. In all else they were utterly unlike each other, and almost strangers, although lifetime neighbors on adjoining farms. So it was on this morning they happened to be near together, but otherwise, if old custom prevailed—to no purpose whatever. "Jeems" was so bashful that nearness to a charming maiden conferred on him no personal favor. He was not at home with them at all.

Thus it happened on this morning "Jeems" was busy at the summer fallow in the lower field, beside the line fence. On the Jones' side, Melinda was busy taking her usual outdoor exercise by caring for a healthy looking patch of potatoes.

As she plied her hoe leisurely but dexterously, she seemed a vision of health and physical beauty. She was a charming vivacious young lady, and plenty of her friends stood ready to vouch for that. "Jeems" was a sturdy built, but plain-looking young man. No one could criticize his industry, for few could equal his carefulness and dexterity at farm work. Yet his external appearance, owing to neglect of new-fangled frills, was verdant in the extreme. As he labored this morning, the straight, even furrows, the well-groomed and sleek horses, the carefully arranged harness and the workmanlike air of the young man himself were easy to distinguish. He was no slouch in any degree. He worked slowly and steadily, turning his team with a graceful curve at the line fence, and resting occasionally at the other end. If he was aware of his bewitching neighbor's contiguity, he made no sign whatever. It may have been an accident, but just as Melinda came near the fence, his team stopped and failed to obey the signal of reins and voice to turn around upon the next furrow. It was an awkward moment for Jeems as the pair could not help seeing each other, and Miss Jones seemed good-naturedly inclined for company just then. A very pleasant voice saluted him in response to his awkward acknowledgment of her bow.

"Good mornin' *Mister* Parker. You are workin' hard this mornin'!"

"G—good mornin' Mis'—Mis' L—Lindy. Oh! n—no! I—I—I ain't workin'. No! I ain't—none too hard—I—I ain't. Y—you be—be—be workin' some y—yourself I—I seen lately—"

"Oh, no! *Mister* Parker, I ain't doin' much at all. I like hoein' just fur pastime—fur exercise you know. It's nice to get some sunlight. This be a real fine mornin', ain't it ?"

"Yep! Mis' L—Lindy. I—I—gosh! Yep it's fine. I—I think, Yep! Them be fine taters there. Gosh! Yep! I ain't hed time to look toward them before, I—I ain't."

"Why, now! Mr. Parker, seems to me you always worked too hard. We never see you to parties, or visitin' nowheres. What have you been doin' all the time? You air a eatin' yourself to death with workin'. You orto see the young folks same as I do."

"Gosh! Mis' Lindy, I—I ain't got time. I—I—you know I ain't at home to young folks same as you be. I never hev time, an' I'm—I'm allus tired when night comes anyhow."

"Well, now! I declare! That is too bad, Mr. Parker. You *must* change your ways. You really *must* make friends with folks. Won't you? Now, you aren't a long ways off. You orter come over—come over and call on us. You live so close and hain't ever been over. Small wonder you go nowheres, when you don't drop over to see your nearest neighbors. Now, Mr. Parker, do take my advice and spruce up; you aren't a little boy any more."

"I guess—I guess Mis' Lindy—you're 'bout right. I—I hain't—I hain't figgered on it much. Yep! you're 'bout right, you—you—be."

"I rather think Mr. Parker, I ought to give you a regular talkin' to. It's time you had it for you've been behavin' so different from what you ought to been. You can't guess how sorry people be that you ain't 'quainted with 'em, an' you kin make friends purty quick, if you'll only try."

"Wall! Mis' Lindy! Maybe I—I hain't doin' right, and perhaps I could try to see folks a leetle. I hain't seen you very offen."

"No, indeed, Mr. Parker! you haven't; not since we went to school together. I know you were awful shy in them days, but that's not sayin' you hain't that way yet, be you? Mebbe it were because Mis' Parker haven't no girls—same as I was, I hadn't a brother. Remember the time that dog chased us, when we were kids goin' to school? I hain't forgotten how you walloped that dog. I was awful skeered that time, and I never fergot it."

All this sounded very nice to Jeems. He was getting acquainted, and very much encouraged simultaneously. The feeling of diffidence he had hitherto experienced was modified a trifle. He had much more confidence in himself. The horses stood as if non-plussed, but patiently enough. They gazed upon the pair anxiously, as if won-

dering what this unwonted colloquy over the line fence could mean. Jeems betrayed no anxiety to begin work again. Being well aware of his bashful feelings and anxious to allay them. Lindy proceeded cautiously. Here was a good chance. Jeems in turn thought painfully of those numerous suitors he had seen attendant upon the fair Melinda on Sundays specially, and week days generally. Then he remembered his own plain face and figure. Was she making fun of him? He leaned awkwardly against the fence, at the same time eyeing her shyly. There was a pleasant reassuring smile, and she seemed so charming, he could not but feel a trifle relieved. There was a pause after the last remark that was getting alarmingly embarrassing. Contrary to his wont he became the agent of terminating it. He gave himself a nervous hitch which brought him quite a space nearer his new adviser.

"Well! Mis' Lindy! Gosh! I—I guess —Yep! I guess you're about right. I am rather lonesome anyway; dreadful lonesome sometimes 'thout folks company. I—I orto call round somewhere an'— and get shook together a leetle sorter like. My! Yep! Gosh me! Guess I'll—I—I yep! I'll try, yep! I'll try an' come over, an' call, Mis' Jones, some night—come to think, I might tomorrer night, tomorrer night, if you like!"

"That's right, Mister Parker. I am real glad to hear you talk that way. It sounds so sensible. I'll try and waken you up to your dooty a little, an' get you 'quainted with folks just as you ought to be. Come over airly, 'cause one of them fellers of mine might drop in and sorter spoil your visit. (This hint was by no means thrown away). And mind you needn't go and spruce up like some young folks do. I don't care to see that all the time. Besides you haven't got time for that anyway just now." This was very considerate and encouraging, seeing that he would have been at a disadvantage for time and suitable attire.

"Well! Mis' Jones, I dunno. Yep Mis' Lindy, I'll try and come for sure. Wall! Gosh! them horses air resty. I must be movin'. Sorry to detain you so long—good mornin' Mis' Lindy!"

"Good mornin', Mr. Parker. We've had a pleasant chat together, haven't we? Now be sure and come, won't you? I'll expect you, you know." With this they separated.

CHAPTER II.

When left to himself Jeems was in a very uncertain mood. He was continually veering from an atmosphere of exhileration to one bordering on dejection. In fact his natural humility would not allow him to indulge in hopes so roseate as now and then come unbidden to his mental vision. He was quite restless a good portion of the day before the time matured for the appointment. Outwardly there was nothing wrong except that when the expected hour drew near his regular duties were performed with amazing alacrity. When he thought of those other possible visitors, his actions became almost feverish in their haste. There was yet one formidable obstacle to be removed ere he could get away. He was much afraid of that. Never at any time had he ventured from home without permission from his father, yet he was now fully of age by a good margin. Requests for absence had been rare, and always for reasons more easily explained than this. Just what harm could be in a neighborly call could not account for his hesitancy in this. However, he went through the preparations preliminary to a full-dress departure after supper, which by request would be quite simple. He combed his hair very neatly, and brushed his best jacket, and his new working trousers, and put them on. His mother, a quiet but genial spirited lady of forty-five, noticed these preparations with amused surprise. What was *James* going to do to-night? She said nothing, but awaited his expected explanation. Hiram Parker, the head of the house, was not a very observant man, but far more a matter-of-fact sort. He had noticed his son to be in a tremendous hurry for once—nothing more. After supper had passed in its usual

quiet way, Jeems suddenly straightened up and the following colloquy ensued:

"Say, pap! there hain't much to do to-night, be they?"

"I dunno, Jeems; hev ye done most of the chores?"

"Yep! I hev—pap—'cept milkin' the roan cow, which is allus done after supper. I'll soon hev that done."

"Well, I swan, you be in a hurry for onct. I never! You were mostly done two hull hours later'n this. You hev been hurryin', sure."

"Well, pap! I—I thought—if—if you didn't mind I'd like to go over this evenin' —to call on the neighbors, pap—just to get woke up kinder like."

"Why, land sakes, boy! Of course ye kin go. Where be ye goin'? Well, I guess it's none of my business though."

"Well, pap, I guess you orter know. It's only over to Jones'; I hain't goin' fur, you see—only kinder goin' to call on the folks to get sort of woke up, you know. Mis' Lindy says I need it bad, and sorter ast me over!"

Whatever effect this remark had on Parker, senior, was not fully apparent. He merely said in reply: "Well, Jeems, I guess she's 'bout right—you needn't wait to milk that cow. I'll 'tend to that. You kin go right off as soon's you're ready."

The ordeal he dreaded was past. He wasted no time in getting started; nor had he far to go. The twilight shadows were beginning to appear as he crossed the line fence, the half-way mark. He was in a strange mood just then. The only thing now to consider was his possible reception at the Jones' mansion. Conflicting emotions began to play havoc with his average equanimity, as we could readily expect in the guise of so bashful a mortal already set forth in so unusual and arduous an undertaking. He was in that peculiar ethereal state, so like that said to be experienced by the victims of Cupid's darts before the declaration day. Was he also a victim? We shall see. In the meantime we will travel back to the fireside he had just departed from and witness the psychological outcome of this trip upon the Parker homestead, and upon the spiritual mood of his parents, whose lives had grown, in the long years of arduous labor, matter-of-fact, undemonstrative, sluggish in the nature of the emotional, and the fire of youthful affections dormant, but in nowise extinguished. Even so the sleeping volcano held secure by eruptive effluvia requires but an outlet to make its presence known.

Not in many years had Mrs. Parker shown so much animation as now, that she had seen her dearly-loved son set forth on so peculiar an errand. For years his growing shyness had worried her somewhat, and she had hoped in vain for his fraternizing in the young folks' circles. She was almost despairing of any such results at last, for his shyness appeared to be a fixity. Now he had gone off voluntarily to visit a young lady. There were bright possibilities ahead of a happy outcome, if he were treated tactfully. Her husband, silent, undemonstrative, and almost mechanical, through the rigid adherence to labor, was surprised out of his sluggish demeanor by his wife's lively mood. She had the same merry spirit she had in Jeems' babyhood. There were sad memories there, too.

Ever since that day twenty years ago, when little Jennie had closed her eyes to earthly visions and gone among the shining ones over yonder, the brightness of youth had slipped away from Mrs. Parker. Hard work had been their lot, and also of their son. The active element was wanting, however, in his upbringing—hence his seclusion and diffidence tended to increase. He was always dutiful and lovable. He had never ranged from home. Something of her spirit served to reawaken her husband to the situation, and by mutual interests aroused, the veil of years was lifted, and they were young again, as when lovers they trod the earth with happy hopes before them. Their sympathy went out quite easily to the future of their dearly beloved and only son now grown to manhood—before they had realized it fully, and without the degree of active sympathy conducive to his best development from the vigor of a training realized too late to amend, unless the years to come could undo it in a demonstration of

kindness hitherto unshown to the shy, silent, obedient boy. The conservatism of that household vanished in a night. When Jeems came home he came unknowingly into a new world of family sympathies, helpful, indeed, to his enterprises for the future.

CHAPTER III.

Now, let us follow the invited guest on his evening journey. After crossing the line fence his natural course would have been a straight one—across the fields to the homestead. The wish was paramount to take that direction. But the nearer he approached the appointed goal, the more his legs seemed to be out of harmony with his paramount wish, for they persisted in leading him off in a tangential course. By dint of perseverance he continually recovered his direction, until finally he had so reduced the circle of his circuitous approach that he reached the front door-step with fear and trembling notwithstanding. His final arrival was accelerated greatly by noticing the dim shadow of a covered buggy approaching the front gate. Melinda had seen a certain portion of his wavering journey from an upstairs window. She must have felt very sorry for him. He was none too early as it was.

The time for action had arrived. At the very moment that a fashionably attired young farmer was tying his horse at the front gate, Jeems knocked timidly at the kitchen door. He was received by Farmer Jones himself, in his hearty old-fashioned way. Silas Jones had acquired a degree of affability under the progressive influence of his daughter Melinda and the tolerant contact with her frequent accessions of suspected suitors, who affected usually a genial regard for Jones, senior. Wise ones were they. Silas asked his neighbor's son inside with alacrity. One might be suspicious on that account, but the families were, after their fashion, long-standing friends, and he would be glad to see "Jeems" crawling out of his shell. At the same moment Mrs. Parker ushered a richly perfumed young bachelor into the parlor. Melinda was not in sight. A few minutes later, the parlor visitor departed from the front door in haste, and in a very unceremonious manner, as if sorely offended over something. This was quite unknown to Jeems. As this was "Jim" Robinson's evening out, no other interruption came. The coast was clear for Jeems to get acquainted.

Silas Jones drew him readily and tactfully into conversation on various farm topics. He was not nearly so shy with old people, although in a degree apprehensive of the younger branch. So the old farmer led him off into a confab, and he soon forgot, as he warmed to his subject, all about his personal feelings. Mrs. Jones created a slight diversion just as he was waxing eloquent on the merits of various animals on the farm. She welcomed him in her quiet hearty way. After a few judicious inquiries about the folks and a compliment or two graciously applied to himself, she allowed their talk to proceed. She explained that Lindy would come in in a few minutes, as she had a few trifling matters to see to first. Jeems felt right at home. He was in full swing about the crops and seeding when Melinda came in to join the family circle.

Melinda's welcome was simple and tactful enough. She came in as though he were merely a casual visitor, one over whom no fuss was to be made. She stopped short, bowed and addressed him cheerfully. James forgot to rise and bow in turn. She addressed him thus wise:

"Why! Mister Parker, how dy'e do. I'm pleased to see you right to home as you 'pear to be. You are lookin' well after all the hard work you've been through to-day. Why, pap! you ain't talkin' all about the old farm, surely? You'll make him dreadful tired. Now, Mister Parker, you just come into the parlor with us and we'll have a sing-up. You kin sing can't you? No use to deny it. I've heerd you in meetin', an' really you ought to belong to the choir. You kin beat most of them fellers in it all hollow. Come right in, please, come along, pap! and mam! an' we'll get the organ goin'."

There was a general movement to the

parlor. Jeems, however, was far in the rear, but he managed to follow them in. He was delighted just the same, for he liked music very much, besides he had never been entertained before in just this way. After a brief prelude, Lindy and her mother started a well known Gospel hymn. Quite irresistibly Jeems was drawn to join in. As the rhythm stole into his fancy, he began to beat time with his toe, then to hum and then to add a low voice accompaniment of the tenor part. Finally he so forgot himself that he sang for all he was worth. He fairly made the windows rattle. He had a splendid tenor voice, which, though untrained, was natural, very rich in volume and flexibility. The old folks were surprised out of their equanimity at his awakened appearance. They were also delighted. After a few pieces had been rendered in fine style, Lindy turned from the organ and complimented him on the singing. She asked permission to suggest his name to the choir leader for membership, and insisted on having him join it. She herself was organist, and she was sure that he would be their leading singer in a very short time, if he would only try. Contrary to his usual custom, he gave a surprisingly ready assent to a proposition that might have made a much bolder person shrink with apprehension.

Had he been in the number of pronounced admirers of Melinda Jones, there were reasons why he should have joined that choir. The most active of her many persistent suitors had all gained access to it, and the choir was already over-crowded with the tenor and bass quality. Sopranos and altos were plentiful also, possibly to save Melinda from extra embarrassment in her choral duties. It was apparent in itself that nearness to Miss Jones was not always the open sesame to her favor, for the very presence of so many rivals was in itself a foil to the ultimate success of any particular one. Now there was to be one more added on the ground of musical merit alone, and the feminine authority who controlled that choir in some degree, predicted thereto the eclipse of all the rest of the basses and tenors by his presence. It would be a splendid victory over his diffidence for Jeems himself, if he ever reached the choir seats. But what would people say? Jeems Parker, the hopelessly bashful young bachelor in the choir on Sunday morning? What might we expect next?

The decisive estrangement between a firmly acquired diffidence, and the ego, the social self of the new visitor was drawing near. But first there was a battle to fight more severe than his former ones. Just as Melinda was remarking about the choir, the old folks began to manifest signs of weariness. After a yawn or two Mr. Jones excused himself and retired from view. A moment later Mrs. Jones smilingly said good-night, and left them together. Here was a situation Jeems in all his fancies had never dreamed of. It was not so bad as long as the old people were there. But to be left alone with a young lady so bewitching as Melinda, he had not counted on that. In a moment he had the most distressing experience of funk he had ever known. His condition left him so mute that his state of mind was outwardly not very manifest. Nevertheless he was ready to bolt. The good sense and tactful experience of a young lady who had played hostess frequently under similar circumstances, enabled her to express herself in a way so reassuring as to prevent a crisis that had meant the shy young man's social undoing for good. If he bolted now, he was never to be gained again in this way. So potent were her few remarks that he was drawn slowly from his panic into a conversation, though wanting in aesthetic polish owing to crude ruralism, by no means devoid of interest or mutual profit to their growing friendship.

From what has been said, it is easy to infer the outward aspect of Jeems. Although trained by the country school only to such a degree as the average farmer's boy whose lot at home is to share in farm responsibility, the higher range of literary and scientific culture was a sealed book to him. Unlike the average young men who moved freely in the country circles and claimed the attentions of the fairest, but in so doing affected to be conversant with the current views of art, science, literature and

music, and also quoted poetry in meaningless jargons, Jeems was more honest. He could not if he would. He loved animals and understood fully the paraphernalia of the farm, the growing of crops, and the important business phase of prices. About these he could talk freely—especially horses, when anyone could corral him sufficiently to force a conversation. The society man eschewed these subjects in disdain, and so, too, thought Jeems, did all his lady neighbors. Thus seemingly interdicted, he had little encouragement to attempt gaining congenial companionship in the way he now had it granted him so graciously and considerately to his conversational limitations.

CHAPTER IV.

Melinda Jones was clearly accomplished in two things: firstly, the power of accommodation to various kinds of persons, and far better, the ability to direct conversation, something well known in social circles as an invaluable faculty. She began, "Well, Mister Parker, I am so pleased you hev come over to-night. You hev been singin' just lovely, and it did me real good to hear you. We never had anything ekal to your singin' in our choir since I kin remember. You like singin', don't you?"

"Why, I—I—I Mis' Lindy, I—I—you—you know I kaint sing—very—very—good, I—I—kaint. I—I—wish I could, just like Jim—Jim Robinson, your feller, an' that—that Grant feller, only—only better'n them. I—I love music. I—I—it kinder makes me fergit myself."

"Yes Mr. Parker I often feel that way myself. Seems as if earth were heaven when we sing them beautiful gospel songs and play the organ music with them."

"Yep! I think I'd like to have a regular time singin'; and—and Mis' Lindy, you do—do play beautifully, you do; even if—if I do—do say it myself. I—I—don't mean nothin'; I d—don't."

"Why! Mr. Parker you hain't said anything wrong. You needn't blush over that. There's only you and I here—and we're good friends, ain't we? I'm powerful sorry we've not been acquainted much. Ever since you chased that dog that skeered me. I remember that, you see—I'allus will remember how skeered I was. But James—I mean Mr. Parker—I'm going to ask you for a favor since we're such friends. I want you to make lots of friends, and I know you're goin' to get 'quainted right away and enjoy yourself, an' you won't be losin' any work by it eether. You'll feel lots better by knowing folks an' hevin' comp'ny of your own age 'casionally. Now, Mr. Parker, I want you to spruce up a little. There be lots of young men who hain't got much of anything, goin' round with buggies, and gold mounted harness, an' fine clothes, same as though they were rich. An' here you be a-hidin' yourself all the time when you should be makin' friends an' drivin' out 'casionally same as the rest of the young folks do. That's what makes people human, you know. If we don't make friends we'll never be natural at all. Now, Mr. Parker, let's be good friends, and you'll take my advice, won't you?"

"Well, Mis' Lindy—yep! I—I—when you was talkin' I—I was thinkin' you—you were right. I—I kinder hanker sometimes for a few friends. You kin count on me right straight, only I be a leetle bashful—terrible bashful I be—'cause I'm not used to people same as you. Pap—he don't believe in gallivantin' round the kentry with hosses an' buggies, I think it must be awful nice. I had a ride in one onct. It were old Dr. Peebles' buggy—pore old chap—he's gone now! Well I—I kinder think I'll see pap 'bout it, mebbe he'll let me. I ast him if I could come over to-night, and he let me come right smart. Pap's real good to me; so's mam; an' I'm most grateful to 'em all my life. They be quiet folks though, but I—I guess they hain't no objections to me hevin' friends 'mong the young folks—so it's all right; I—I guess I'll ast, Mis' Lindy, an' see 'bout that buggy." This was the longest speech Jeems had ever made. He was getting confidential and confident of himself simultaneously.

"Yes, Mr. Parker, I'm glad to hear you talk that way. I'm sure your folks will be

reasonable, for they are real fond of you, I know, same way pap an' mam are real fond of me. I think they'd hate to have me go a long ways off to stay. I always want to be close to them, while they live. After that I don't much care where I be, long's I'm happy. An' you know it's nice to be near home, ain't it? I was over to your place awhile ago, an' Mis' Parker was tellin' me what a helpful boy you were. It's nice for you to be good to your mother in place of the girls she hasn't got—"

"No—Mis' Lindy, I hain't—I hain't done much of anything 'ceptin' what I ought. I'm glad mam's pleased just the same. I was just thinkin' 'bout that hoss an' buggy. I—I think I'll see pap about it right away. I dunno but I've got a fine drivin' hoss ready to hand. Ever seen that bay three-year-old with the white star in his face—the racer-built one?"

"Why, yes! He's a beauty. I think he would be a fine driver; go like the wind, and so pretty, too."

"Well! you see pap giv' me that there horse when a colt six weeks old, an' I've keered for 'im ever since. Hain't broke yit, but he will be mighty soon. 'Bout time, I guess. And—won't I—won't I make the fellers stare? But if—if I git that buggy, what'll I do then?"

"Why, Mr. Parker, you can drive your mother and father to church on Sunday morning instead of havin' the old carry-all as they usual' do. It's not so comfortable you know. Then, too, you can take your lady friends for a drive sometimes in the evenings."

"Yep! so I can; never thought of that before; how smart you be fer helpin' a feller think. I hain't got any lady friends 'ceptin' you. Supposin' I—I ast you to go—go fer a drive sometime?"

"Yes! Mr. Parker, I should be pleased to go if I had time, or if you gave me plenty of notice when you were coming. But you're going to have heaps of lady friends besides me pretty soon, so I mayn't have a chance very often. But I've some more advice for you. You mustn't be angry or ashamed or misunderstand me. I've always noticed how neatly you keep your clothes, but they're generally so plain an' old-fashioned that them fellers I spoke about, sorter make fun of you. Now, you must get a nice suit of clothes of the latest style; not that I myself care so much, but I'd like to see you spruced up, so that those fellows who laugh may be made more respectful to equals."

"No, Mis' Lindy, I—I ain't mad at all at what you've said. It's 'bout right; there hain't no use bein' old fashioned in a new buggy, be there? An' then you're goin' sometimes yourself? I'd like to please you a leetle. But—land sakes! Mis' Lindy! who'd believe it! It's ten o'clock; I—I must be goin', I hev had a real scrumptuous time; I—"

"But, Mr. Parker, you needn't go just yet. You must let me give you a lunch before you go. I'm a leetle hungry myself. I can soon get it, you know. I have some nice cake and pie—you like pie, don't you? This way, please!"

"Wall, Mis' Lindy—Gosh—yep! I guess I do. Thanks! Yep. This is just fine. Did you bake this yourself? My, this coffee tastes good! Pork sandwich? Thankee. I do like sandwich. Thankee! thankee! This jam's best I ever had. Thankee! you air makin' me hungry. Gosh! This air scrumptuous pie. Thanks, I've hed 'bout 'nough. Guess I must be goin' now, I've got to be round airly an' this be powerful late for me."

"Come this way, Mr. Parker; let me find your hat. It's a beautiful night, isn't it?"

"Yep! but it ain't near as nice—as—as—as—you be. I—I don't mean nothin'. I—I don't."

"Why; I declare! Mr. Parker; you are flatterin' me, you are. I'm nothing to be compared to the stars and the fairy moonlight. Come over again some time soon. We've had a nice time, haven't we? Good-night!"

CHAPTER V.

Of the trip homewards we will detail but little. Jeems was in a semi-ecstatic state. At least, in spite of his affirmed desire to get back home he had the same obliquity of

movement in getting homeward bound, whether it was the strain of the evening had made him erratic or the good things of the cupboard wooed him back. Hardly the latter we infer. It had been a great adventure for him. He slept the sleep of the just and awoke two hours later than usual much to his confusion on realizing the same. No notice was taken of his delinquency, as far as he knew, and what chores he had done before breakfast were of necessity very light. They were largely finished before he appeared. The folks were amazingly good-natured this morning; so it seemed anyway, and so unusually considerate. He was much brighter himself. The last night's episode had, beyond all doubt, a far-reaching enlivenment on his spirits. Hiram Parker opened the conversation at breakfast regarding experiences—

"I hope you hed a good time over to Jones' last night, Jeems."

"Gosh, pap! Yep! you're right, I did. Never 'njoyed myself more'n my life before. The Jones used me fine, an' I sorter got 'quainted with Mis' Lindy. Now, pap, she kinder giv me good advice. She said I was shuttin' myself up too much, an' I orto visit folks a trifle more, an' go drivin' a leetle. Now, pap! I think it would be nice if I hed a new buggy 'longside that bay colt to take mam an' you out drivin', an mebbe Mis' Lindy, too, sometimes. She an' me's goin' to be real good friends, an' help me to get 'quainted with folks. I'm skeered to say it, pap, but I'm a bit behind the times, an' if you haint no objection I'm goin' to spruce up a bit."

"Wall—Jeems—I'm glad you've hed such a good time, and got such good advice, seems as we'd been a bit slow, an' you kin count on that buggy soon's you want it. Mam an' me was talkin' last night, an' we decided we'd kept you workin' too hard 'thout any amusement 'n young folks' company, an' we're goin' to sorter make up for it. Kinder think we'll hev two buggies, so's you kin hev more time to yourself. You kin spruce up all you like—we ain't skeered of the farm comin' to any hurt through you—I'm glad the old carryall's 'bout done up. It won't be needed any more."

"Well, pap, I hain't complainen', you've allus been good to me, an' you're real good to let me hev thet buggy—an' a new suit of clothes, too, I guess, if I ast for them. I kin break the colt before Sunday, I guess. Well, we'll be goin' to work. Good-bye, mam."

The day following brought developments. What they were or what the brief conversation over the line fence purported need not be detailed. A revolution was in the air of the neighborhood. People were on the *qui vive* of expectation. They knew little, and what little they did of the new departure, aroused a deep vein of curiosity as to future events. Sunday morning was near at hand. For even so small a clue as buggy buying, which had not escaped the lynx-eyed agents of gossip, there was a large congregation at church to watch the progress of events.

CHAPTER VI.

Sunday morning was clear and cool; quite propitious for the day's surprises. By nine o'clock a full half-dozen rigs had driven up and departed from the Jones' front gate without the cheerful occupancy of Miss Jones. When Jeems drove up there was a vision of newness—covered buggy—fine harness—a newly broken driving horse—a fifteen dollar suit—new shoes and christie—above all, a decided air of newness in spite of his bashful demeanor in Jeems himself. He was the privileged escort to morning service for the much courted Miss Jones, and he had done justice to the occasion of his apparent privilege. Nobody knew him. He passed one or two of the curious but disappointed visitors of the morning, who had lagged to find out their supplanter's name and degree. Melinda was ready when he came, and the new horse, which seemed to enjoy the experience of initiation into horsedom, went circumspectly, betraying a jaunty disdain for other steeds of his kind. When the church platform was reached, Jeems quite oblivious of the curious onlookers, helped Melinda out, and went to the shed to tie up. He was scarcely recog-

nized as yet. It was a trying moment for Melinda. She was aware of the ridicule which would attach to her should he act foolishly at this juncture. There were more difficult things to come. When Jeems reached the door he was terribly bewildered. He recollected then what he was doing and expected to do. Miss Jones, though a trifle agitated, as the time was up for her to take charge of the organ, succeeded in leading him quickly up the long aisle into the choir seats, and pointed him to a seat, right amongst her persistent admirers. We can judge whether he was welcome or not. He was introduced a moment later to the leader, who had discreetly expected him, and was taken under his wing for the rest of the service, which began in a few minutes. On the face of the congregation there was amazement and incredulity when he was recognized beyond doubt, "Jeems Parker." Many side glances were exchanged and many smiles. What next? The minister was perplexed also, but none the less delighted. There were two middle-aged people there who were more than pleased. Jeems was everything to them.

The service that morning was memorable. There was a new and powerful tenor voice, which, as the service of praise advanced, gained confidence and strength, and finally eclipsed the less disinterested male members of the choir by the volume of melody he evoked, in spite of his lack of training. There were no flat notes in his parts. There was plenty of envy and mortification near by him though. The choir leader was happy. Here was the voice he had longed for, but refrained from soliciting—for many a day. He knew the voice very well, but had given up hopes of gaining its owner, owing to the well-known disability, now seemingly partly removed. It was a great victory, and a greater prospect for the church in the musical service. He was soon to retire owing to growing age. Here was his successor right to hand. No less than four resignations from the choir were tendered after the service, and duly accepted. "We won't stay if that dunderhead is going to join, not much." The young ladies of the congregation were interested somewhat. Perhaps they were agog for a romantic culmination for some one of their number. Melinda was a study. She was non-committal. Jeems managed to shake hands with a few, but with none so heartily as his beloved pastor who welcomed this innovation of his more heartily than anyone else. He knew Jeems, and prized his presence very much. Jeems was again favored with the privilege of driving Melinda, in spite of the efforts of several others to forestall him. Nothing eventful occurred on the way. He stabled his horse and received the general hospitality of the Jones' household.

It was a great change for Jeems. Hitherto he had spent Sunday afternoon snoozing on fine days on the barrel-stave hammock in the orchard, all other weathers upstairs in bed. There were to be no more lazy Sundays for him. He would enjoy relaxation in the company of his friends in a human-hearted way. No reference was made to the day's proceeding, of a personal nature. Before evening he had made several new acquaintances, of people, too, he had known casually all his life, but without intimacy of any kind. Jeems puzzled the folks, but they were glad of the change, just the same, however surprising it might be. When the bay colt got home that night it was after the liveliest day's jogging he had ever experienced, and one that added considerably to his monetary value, Sunday though it was. There were many future excursions in store for him. Jeems, for one thing, like a dutiful son, failed to stay late, as he remembered the evening chores. This was his first Sunday away from home.

CHAPTER VII.

The weeks passed quietly by for Jeems and Melinda. It became apparent these were very good friends. The rival suitors for her favor became less and less persistent, and the other young ladies of the section rejoiced in a considerable increase of masculine attentions. They were grateful to Jeems. While not exactly monopolized by them, Jeems was oftener at the Jones' place

than any others nearby. He felt more at home there. His manners became freer and more polished. His speech was more grammatical. His ideas were less confused, and his stammering address almost gone. It is safe to say that he had taken many more advisory hints in his submissively grateful way. On the other hand, Miss Jones was not so forward in many ways. She wished Jeems to be a real gentlemanly fellow, but she must not help him too much, so as to make him entirely a dependant, for, above all things, individual action was necessary. Then also there was Mother Grundy and her pert arrangements of their friendships. It was not easy to say unpleasant things, for Jeems had become a desirable member of society. These friends found many things to talk about. Jeems in his loneliness had become akin to animals, birds and flowers, and in his unscientific way could tell much that the more learned scarcely knew. Melinda was amazed at some of his natural lore, and the interesting freedom of exposition he acquired once he became entirely accommodated to her ways. He was no longer bashful with her in the former degree before they met beside that line fence. There was real good fellowship between them.

As the weeks passed on, Jeems became aware of the consequences of his persistent visitation over the line fence. Many of the neighbors were aware of the outcome long before he was himself. Melinda had grown shyer and shyer in demeanor. She was no longer dictatory. She received him gladly, entertained him in the same hospitable way, and accepted his escort everywhere they went. There were no other applicants. The fact was significant enough, only folks made out *she* was the one who was behind the astonishing transformation. The Parker farm was nearby, and valuable. What more? Jeems began to realize his feelings little by little, finally he knew for certain he was in love, and that Melinda was very precious to him. He wasn't very sure whether she loved him in return. He knew she liked him, and valued his friendship very much. Her shyness helped him to understand himself still more. At last, after three months' steady courtship, he decided to propose, cost what it might, on the following Sunday when returning from church. He had tried to tell his feelings several times and failed at the crucial moment. He would do or die this time. It was a queer place and time but Jeems didn't mind that. It had to be gone through with, somewhere, somehow, sometime.

When the day of decision arrived, Jeems was excitable and fidgety all the way to church and during the service. He was trying to compose a suitable speech as a medium of conveying his affectionate regards and wishes. He could not hit on anything just satisfactory, and as the climax grew nearer, he became more and more restive. He sang beautifully however, and in a much more cultured form than that memorable Sunday three months before. His perturbation was hardly noticed. After service he fairly hustled Melinda away from the church. But he did not select the shortest way home. He took a round-about and far less frequented way. If she guessed what was in his mind, she made no sign other than an increased timidity and gentleness, such as the real woman instinctively experiences, when about to receive a declaration of reciprocal affection from the man her heart would call husband. Jeems had become very dear to her. It was altogether different from any expectation she ever had and she was mentally prepared as to her duty for the future.

The crucial moment had arrived. Jeems pulled his horse down to a walk. He looked shyly at his charming companion's now blushing face. Straightway his own became crimson out of sympathy. He started to speak—stuttered, gurgled and stuck. He started again, stuttered, gurgled and stuck as before. He tried a third time with the same result. At his fourth attempt all he could say was "Melinda." It was said in so positive and so peculiarly eloquent a tone, that his meaning was beyond doubt. A very soft voice said in his ear—Yes! James, I understand, and a soft little hand stole into his own as he looked into her face with rapturous delight. What happened between that time and their arrival in the Jones'

farm-yard will not be related. It is an infringement on human nature to detail such happy experiences. However, when Mr. and Mrs. Jones appeared, he took off his hat gingerly, blushed rosy red, and nodded, saying, as he turned to Melinda, also blushing deeply,

"Mrs. James Parker that's to be if you hev no objection—kin we get married next Christmas?"

The news was no surprise to Melinda's parents. It was what they had wanted to see for years. Their congratulations were therefore hearty and unaffectedly sincere. Melinda, their only child, would be near them always in their declining years. The same feeling of gladness pervaded the Parker homestead when the news was announced. They, too, were expectant and alive to the value of the alliance for the increased family happiness.

Preparations went merrily on for the Christmas wedding. People were saying "I told you so!" But the couple most interested were happy and they didn't mind a little jollying from the neighbors thereby.

Christmas day was a propitious one. The sun shone clear on the newly fallen snow, and the merry jingle of sleigh-bells rang in the air. The wedding party was a happy one, James Parker, no longer the unpolished, uncouth, bashful youth, but a well-dressed, self-possessed, gentlemanly-looking fellow, thanks to the cultivating power of love and a capable maiden's teaching—did his allotted duties circumspectly and well. "Jim" Robinson, the formerly disappointed suitor of Miss Jones, was best man. His heart had been consoled, for his engagement to Sylvia Graham, Melinda's special chum and bridesmaid, was now announced, and they were to be "next"—on the Rev. Jesse Lee's card for matrimonial engagements. The reverend gentleman was especially delighted to-day. This union augured well for the local church, as both were prized members thereof. He ate a goodly share of turkey. His congratulations were profuse. His fee was ample—for had not his wife already peeked into a mysterious envelope? He had nothing to regret, and much to hope for from this hymeneal knot. At 4.30 p.m., there was a copious shower of rice and old shoes, when the happy couple stepped into the gayly adorned cutter and started for the station, amidst the merry jingle of bells and falling snowflakes. The last heard of "Jeems" as the train steamed out was—

'I guess, Melinda we'll hev a scrumptuous time down to Niagary; won't we, dear?"

CITY HALL—HALIFAX.

INSTITUTION FOR DEAF AND DUMB—HALIFAX.

GOVERNMENT HOUSE—HALIFAX.

SCHOOL FOR BLIND—HALIFAX.

ADMIRALTY HOUSE—HALIFAX.

BELLEVUE HOUSE—HALIFAX.

RESIDENCE OF GENERAL COMMANDING FORCES IN CANADA.

PROVINCE BUILDING FROM HOLLIS STREET—HALIFAX.

PINE HILL COLLEGE—HALIFAX.

BANK OF NOVA SCOTIA, HOLLIS STREET—HALIFAX.

HALIFAX LADIES' COLLEGE.

BANK OF COMMERCE BUILDING—HALIFAX.

PROVINCE BUILDING FROM GRANVILLE STREET—HALIFAX.

BANDSTAND, PUBLIC GARDENS—HALIFAX.

VIEW IN PUBLIC GARDENS—HALIFAX.

BAND HOUSE ON PRINCES LODGE GROUNDS—HALIFAX.

PUBLIC GARDENS—HALIFAX.

VIEW OF HOLLIS STREET—LOOKING NORTH.

HALIFAX HOTEL, HOLLIS STREET—HALIFAX.

THE NEW ARMORIES—HALIFAX.

MONUMENT TO PARKER AND WELSFORD

MONUMENT TO SOLDIERS KILLED IN S. AFRICA.

HALIFAX—NOVA SCOTIA.

A TYPICAL NOVA SCOTIAN SCENE.

MARTELLO TOWER IN POINT PLEASANT PARK—HALIFAX.

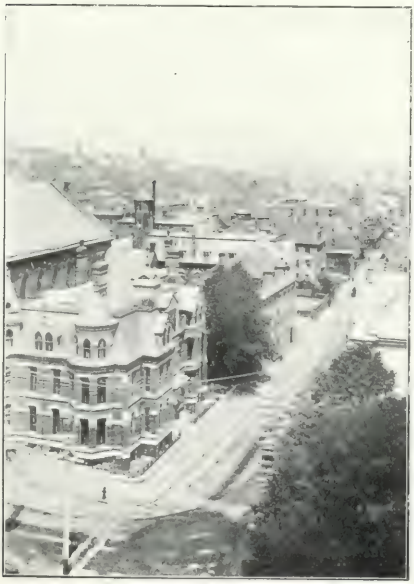
VIEW ON NORTH-WEST ARM—HALIFAX.

CHURCH PARADE, GARRISON CHURCH—HALIFAX.

OLD DUTCH CHURCH—HALIFAX.

ST. PAUL'S CHURCH—HALIFAX.

GOVERNMENT HOUSE FROM HOLLIS STREET—HALIFAX.



BARRINGTON ST., LOOKING NORTH—HALIFAX.

WARSHIP IN DRY DOCK—HALIFAX.

REGATTA ON NORTH WEST ARM—SHOWING N.W.A. ROWING CLUB HOUSE—HALIFAX.

VIEW OF HALIFAX HARBOR.

Halifax the Citadel of the Coast

By J. Macdonald Oxley

THE capital of the Bluenose Province possesses certain claims to distinction which are not shared by any of her sister cities. In strategic importance she stands alone. She has been called the key to the Dominion. Whether the phrase fits precisely or not, this at least is true, that as to defensive strength she has no rival upon the continent.

Then she possesses a harbor which, when Bedford Basin is taken in account with it, need yield the palm to no other haven for shipping the wide world over, and is unquestionably the best winter port on the Atlantic coast. Finally, in the matter of picturesqueness of situation and surroundings Quebec alone may successfully challenge her supremacy.

Bearing in mind the length of her life, and the importance of her history there is ample justification for the wonder so often expressed that Halifax has not grown and prospered after the fashion of Montreal and Toronto. The explanations offered are various, and some of them can hardly be considered complimentary to the enterprise and industry of her citizens. But they need not be considered here. The growth that Halifax has accomplished certainly has nothing of the mushroom about it. On the contrary, it is eminently solid and genuine, and if financial strength in proportion to population be made a test there is perhaps no other city in Canada could make a better showing.

Although the French had abundant opportunity during their long fierce struggle with the British for the possession of Canada to put to good use the splendid harbor which Champlain in 1631 mentioned as being *"une baie fort saine"* (a very safe bay), they somehow failed to appreciate its advantages, preferring Louisburg instead, and it was left to the British, under Lord Cornwallis, to select it as the Government headquarters. The Indian name it had hitherto borne of Chibouctou, signifying "chief-haven," was then officially changed to Halifax. This was in October, 1749, and with that date the actual history of the city begins.

With the British Government behind her Halifax quickly arose to importance. In 1758 she was the rendezvous of the great fleet gathered for the reduction of Louisburg, that wasps' nest whose stings had come unendurable, and more than one hundred and fifty ships of war lay at anchor in her spacious harbor.

Not many years later, during the War of the Revolution, an equally imposing sight was presented by nearly two hundred warships and transports riding at their moorings when preparations were being made for General Howe's operations upon New York.

The Government dockyard was established so far back as 1759, and has ever since been maintained on an extensive scale, being of course particularly busy during the summer season when the big warships come up from the West Indies.

Halifax is also a military centre as well as a naval station of the first magnitude. A large garrison is kept there at all times, comprising Royal Engineers, Royal Artillery, and regiments of the line, and according to a recent announcement this force is shortly to be greatly increased.

While the vast expenditure of British gold which the presence of the fleet and garrison entails, and the dozen or so mighty fortifications that render the city practically impregnable represent, could not of course fail to be an advantage to Halifax, in some ways it would seem that it has by no means been an unmixed benefit. There are many indeed who hold the opinion that both socially and commercially the Bluenose capital has been a loser rather than a gainer by having the red coats and blue-jeckets in her midst.

However that may be, there is no contraverting the fact that they constitute one of the chief attractions of the place, and that their influence has been to make it decidedly the most English of Canadian cities, where the Old Country is as naturally and habitually called "home" as in India or Australia.

Aside from her imperial importance as a strategic point Halifax was destined by nature to be a centre of trade and shipping. She was within easy reach of the great fisheries, and soon came to do a big business in outfitting fishing schooners, and handling the scaly harvest they garnered from the deep. Such old-established firms as Stairs, Son & Morrow, Black Brothers & Company, and the like have made fortunes for successive generations out of this business, and it is still a profitable one, although perhaps not quite as extensive as of yore.

When the fish came back in payment for the outfits and supplies they were forwarded to the West Indies or to the Mediterranean for sale. This meant a fleet of schooners and brigantines that flitted between the north and south, taking away the "Newfoundland turkeys," as the dried cod are humorously called, and bringing back sugar, salt, fruit and other tropical products, not to forget Jamaica rum.

The Harts, the Wests, the Cronans, the Butters, and so forth, had this interest in hand, and right well they cared for it, finding employment for a large number of men and vessels, and receiving as their reward, in spite of the fluctuations of the traffic, very handsome returns upon the whole.

In the palmy days of wooden ships, before the ugly iron tramp steamer banished the white-winged beauties from the seas, Halifax was a very large owner of ships, and even built a few within her city limits, the Macpherson ship-yard formerly being one of the sights of the north-end.

But wooden ships that were wont to pay for themselves in a couple of voyages across the ocean, or one trip around the world, now with difficulty yield a very moderate percentage, and their numbers have woefully decreased.

As the ships went the steamers came, and in regard to steamship enterprise Halifax holds a high position, for was she not the home of Sir Samuel Cunard, founder of the famous Cunard Line, whose proud boast it is never to have lost a single one of the millions of passengers it has carried across the Atlantic.

Sir Samuel was one of the chief pioneers of the ocean steamship service, and his name is still preserved by the firm of S. Cunard & Co., which represents the Allan and other lines, although it has ceased to direct vessels of its own.

At the present time there are, beside, the Allan lines of steamers running from Halifax north, south, east and west, whereof the enterprising firm of Peckford & Black control the more important ones. The arrivals and departures of vessels average about twelve thousand yearly, with a total tonnage exceeding three millions. As this means about forty per working day throughout the year it may be easily understood that the Halifax Custom-house is one of the busiest in the Dominion.

A glance at the Government returns shows that the imports at this port for the fiscal year 1903, were $7,986,000, and the exports, $7,983,000; that is over $15,000,000 in all. Now, as the total imports and exports of the province were a little more than $30,000,000 it is seen that Halifax had one-half of the whole business of the province, which certainly speaks volumes for the diligence of her merchants.

The harbor of Halifax, being the source of her importance and prosperity, deserves more particular mention. Here is the tribute paid to it by Captain J. Taylor Wood, the famous captain of the blockade-runner *Tallahasse,* than whom there surely could be no more competent authority:

"From an acquaintance with some of the best harbors in the world, such as Naples, San Francisco, Rio de Janeiro, I know of none that combines as many advantages as Halifax. The harbor opens directly on the Atlantic; easy of access at all times; comparatively small rise and fall of tide; safe and commodious; of uniform depth, ten to twelve fathoms; good holding ground; well buoyed and lighted; with a pilot service of experienced men, who, for twenty-five years,

have never had a craft in their charge take the bottom, or meet with a mishap. A stranger coming into the port was praising it to an old pilot. The latter said, 'Aye, sir, but it is not what you see, but what you don't see.' 'What do you mean?' enquired the stranger. 'I mean, sir, you don't see the bottom,' intimating that its freedom from rocks and shoals is the great beauty of the harbor. There are numerous wharves, both public and private, alongside of which the largest vessels can lie free from all dockage dues while handling cargo."

Beyond the harbor, and easily entered through the Narrows by the very largest vessels, lies Bedford Basin, a superb sheet of water, upon whose broad bosom the combined navies of the world might float with abundant mooring-room. In this respect at least Halifax is unique among the ports of the globe.

Then behind the city, and creating a peninsula of the piece of land which the city partly occupies, the beautiful North-West arm still remains a free resort for pleasure-seekers, its nearer shore being parcelled out among wealthy residents, whose homes and grounds bespeak substantial comfort.

The fortifications which defend the harbor deserve more than passing mention, for in defensive and offensive strength they are unparalleled upon the continent. Beginning with "Spion Kop," a name that manifestly recalls the Boer war, and York Redoubt outside the entrance of the harbor, there are Forts Ogilvie, Cambridge and Point Pleasant, hidden among the trees of the peerless park, and the Citadel rising up behind the centre of the city.

On the other side of the harbor are Ive's Point, and Macnab batteries, on Macnab's Island, while Fort Clarence guards the Eastern Passage, and Fort Charlotte monopolizes George's Island, which seems to rest upon the bosom of the watery expanse like an emerald in a silver setting.

The majority, if not all of these enormously costly works were carried out by an eminent English contractor, John Brookfield, who settled in Halifax many years ago, or by his son Samuel, to whom also is due the great graving dock, and other undertakings of large proportions.

Reverting to the commercial aspect of Halifax, the absence of an extensive manufacturing interest is to be noted. There is to be sure the Acadia Sugar Refinery and the Dominion Cotton Mill, which are both doing well, the Dartmouth Rope and Twine Works, the Henderson and Potts Paint factories the Moir Confectionery and Biscuit factories, the Keith and O'Mullin breweries, and the Macdonald and Hillis founderies.

But even taking these prosperous establishments into account they would at best make a small showing beside that of other Canadian cities where the conditions for manufacturing seem to be more favorable. May be the future has in store some important developments in this direction that will give Halifax a higher rank among industrial centres.

The financial strength of the city has been already referred to. In this regard she certainly furnishes a fine illustration of the adage that it does not do to judge by appearances, for if ever there was a place guiltless of pretence and display it is the Bluenose capital.

Barring the noble old province building, a gem of architecture in its way, and the stately Government House, there are no particularly imposing edifices to be noted. Even the residences of the wealthiest citizens are, for the most part, wooden structures, with exteriors begrimed by the reek of soft coal, although their interiors are extremely comfortable, and often elegant.

Yet, the Bank of Nova Scotia and the Royal Bank of Canada, two of the most prosperous financial institutions in the Dominion, belong to Halifax, and so, too, do the Union Bank, the People's Bank, and the Halifax Bank, which was recently absorbed by the Canadian Bank of Commerce. Moreover, the Bank of Montreal and the Bank of British North America have important branches there. In the matter of bank clearings Halifax stood fifth among Canadian cities for the year 1903, with a total of $93,169,000, being an increase of more than $4,000,000 over the previous year. It will, therefore, be understood that, despite her sobriety of appearance, Halifax is no mean city, and can well afford to sub-

stantially support any undertaking to which she commits herself.

With a population exceeding 40,000, Halifax has an annual revenue for municipal purposes slightly exceeding half a million dollars, raised upon a total assessment of some $24,000,000. The civic debt, according to the latest statement available, was about $3,500,000, certainly not an alarming amount for so well-to-do a city. Indeed, so thoroughly sound and straight has been the conduct of municipal affairs for a generation past that those sinister words "boodle" and "graft" would require to be explained to the average taxpayer, and then they would have no personal interest for him.

It would be unpardonable to conclude an article upon Halifax without mention of her two supreme attractions, the peerless Point Pleasant Park and the exquisite Public Gardens, which, under the devoted care of Superintendent Power, have become the most beautiful of their extent upon the continent.

Whatever else may fail of satisfying the critical visitor these never do. The one representing nature unadorned the other the perfection of landscape gardening, they have each their own surpassing charms, and, without being rivals, co-operate in sustaining and spreading the fame of the city they adorn.

A few words in conclusion as to the social side of Halifax. In certain respects she is unique among Canadian cities. She alone is both a military and naval station, and can boast of a real Admiral, and a veritable General, as well as a Lieutenant-Governor, with their uniformed satellites to make brilliant her functions and festivities.

Furthermore, she knows no "close season" as do her Western sisters. The merry whirl of hospitality goes on the whole year round. In the dog days, when society, with a big S, religiously deserts Montreal and Toronto for instance, Halifax is at her very gayest. Yet in mid-winter what with dance, and drive, and dinner, skating, snow-shoeing, tobogganing, there is no chance for moping. Indeed it may be safely affirmed that in proportion to her population Halifax does more in the way of entertainment throughout the year than any other city this side the Atlantic.

The "dear dirty old city," as her children call her, has by no means yet achieved her destiny. There are great things still in store for her. Meanwhile her portrait has been etched with the skill of genius in Kipling's unforgettable quatrain:

"Into the mist my guardian prows put forth,
Behind the mist my virgin ramparts lie;
The Warden of the Honour of the North
Sleepless and veiled am I."

"MURIEL"

By WATERWITCH

"OH, Muriel has simply wrecked her life; didn't you hear about it?" said Helen. "Wait, Jack, and I will tell you what happened when you went away, and you can judge for yourself."

My sister disposed of the tea tray, and began to draw on a pair of white boating gloves. We had been having tea on the lawn before joining a yachting party at the pretty Club, fifteen minutes' walk away from my brother-in-law, Tom Harding's house, where I was staying, and now as we strolled leisurely along, Helen, who was my older sister and thought herself vastly superior in the world's ways, because she had been married for years, while I was still a bachelor, regaled me with a brief sketch of what had taken place since I, a third-year medical student, had departed to walk the London Hospitals, and then settled in a small but flourishing town to cast in my lot.

"You will remember," began Helen, "Irene and Muriel were both pretty girls even at sixteen, which they must have been when you left, and after their father died so suddenly they were found to be almost entirely without means, and each started to try and make her own living—they went everywhere, being great favorites, and had lots of good offers."

"What sort of offers?" I interrupted, "positions do you mean?"

"Why no, stupid!" exclaimed Helen vaguely, "marriage, of course—"

"Oh, I thought you were talking about them earning their own living."

"So I was, Irene was companion to Mrs. Henry Alverstone, and Muriel taught music and began a little school. Irene, like a sensible girl, took the first rich man who proposed to her, and did well for herself—he isn't much to look at, and is rather inclined to be dissipated, but I don't fancy that troubles Irene, she has stacks of money, travels about all over the world, and has a good time generally. What more could she want?"

"Then you wouldn't mind Harding having a hump or two and being bleary-eyed so long as you could run about all over the continent and enjoy yourself?" I interrogated.

"Oh, Jack, don't be a goose; you know I am not worldly-minded," said Helen with dignity. "Of course dear old Tom is perfect, but he isn't overdone with money or anything like that you know. By the by, you will see Irene Vanbright this afternoon, she happens to be staying in the neighborhood——"

"But Muriel," I interrupted, "what became of her?"

"Oh, yes," said my sister, hurriedly, "we are nearly there and I have not yet told you about Muriel—well, she really did make a fool of herself, she wouldn't marry anyone and worked herself nearly to death for five years or more, then went and fell in love with a miserable insurance agent or something, and they were moved to some out-of-the-way place nobody ever heard of, and I suppose lived on nothing—she is simply buried alive."

"How very imprudent," I remarked, sarcastically, "really quite inconsiderate of Muriel."

At that moment we reached the Club House, where I was introduced to a party of jolly people who had gathered together to go out for a sail in my brother-in-law's yacht. Certainly none of the ladies to whom I was presented was the girl I used to know as Irene Ellsworthy, and I was wondering if I should be disappointed, when I observed from the dinghy in which we were then seated that some of the guests were already aboard the *Arrow*, and a few minutes later I found myself on the deck, the beautiful yacht scudding away before

the breeze, and talking to the handsomest woman on board, Irene Vanbright.

"It brings me back my girlhood," she said, with a glance calculated to thrill a less impressionate heart than mine, "to be here with you."

"I am indeed fortunate," I replied, "to have chosen to visit my old home at a time when the same idea possessed Mrs. Vanbright; you were a child when last I saw you, and now—"

"Now," she said, coquettishly, "you find an old woman and call her Mrs. Vanbright; may I not be Irene still to you, Dr. Reade?"

"Certainly, I always think of you as such," I replied, "but years rob us of many privileges."

"Ah, we all grow old together," said Irene, dramatically; "such a pity is it not, and how little one finds of joy and pleasure in this world after all, do you not think so? I married young and very well, so all my friends thought, and I suppose have had as happy a lot as falls to most women. I have money, friends, amusements, all the traveling I could desire, and yet, ah, how tired one grows of it all, how tired!"

"Where is your home when *not* travelling about?" I enquired, "where do you live?"

"Oh, in New York, of course," said Irene, "where else *could* one live? We really have a splendid home and a pretty summer residence at Staten Island. You must come and see us when you leave Helen, Dr. Reade; my husband is hospitality itself, and would be delighted. We try to keep our house well furnished with guests."

"You spend most of your time abroad, do you not?" I asked.

"Yes, a good deal of it," she answered, but my husband detests travelling as much as I adore it; he is not a restless soul like poor unfortunate me, so we don't bore one another. Twelve years of conjugal felicity would kill one's good opinions of each other, you know, so we prefer each to gang oor ain gait. Are we not a sensible modern pair?"

"Modern is just the word," I said dryly, "but tell me of Muriel, your sister; what of her?"

"Oh, poor Muriel, you have remembered her," said Mrs. Vanbright. "Now, she *did* indeed make a sad botch of her life. You know she was always sentimental, believed in love, marriages made in heaven, and that sort of thing and she carried her theory into practice, and married a penniless nobody, Dr. Reade, actually; such a pity, wasn't it? He took and buried her alive in some awful little wayside town, literally out of the world, and after four years getting along, heaven only knows how, he died, and Muriel has shut herself up more than ever, and believes, I suppose, that she is broken-hearted."

"Muriel, a widow," I ejaculated, "and do you never go to see her; does she not visit you?"

"My dear Dr. Reade, it would kill me," said my companion, settling herself more comfortably amongst the luxurious cushions with which the boat abounded. "Of course I write often, and she knows my home is open to her whenever she chooses to come, but she seems to take a melancholy pleasure in staying alone and refusing condolence."

Then as Irene wandered on about Muriel's want of common sense, her husband's selfishness, and so on, I tilted my hat low over my eyes and pictured Muriel as I had seen her last—a slender girl with her hands full of wild flowers, stooping over a child's cot in the town hospital, the slanting rays of the setting sun streaming in through the narrow window on her fair gold-tinted hair, the tender flush that had arisen as her eyes met mine, who had visited the hospital by accident that day, and the half apologetic words, "I was in the woods this afternoon and the flowers made me think of Dolly, so I brought her some," but the wan, pleasure-lit face of the little girl had shown me it was not Muriel's first act of charity.

"Dr. Reade, you are not listening," came to my ears, and broke my reverie, as, with a playful poke of her parasol, Mrs. Vanbright became aware of my absorption. "I want to know if you don't agree with me that love is an exploded idea in marriage,

but quite allowable to be used as a pastime in good society between the sexes."

"Oh, by all means," I answered, "always provided that both parties bound by the matrimonial law are equally willing to view the matter in the same light."

"Yes, of course; now, I would so hate to bore Mr. Vanbright with being devoted to him, and why, just because one happens to be married to a man, one should insist upon dragging him about all over the world in search of amusement, like a poodle on a string, when he is really much happier at home. Oh, dear!" as the yacht changed its course, and the men of the party were required to get busy at the ropes, "what an unsatisfactory thing is yachting!"

My sister's guests then claimed my attention somewhat to my relief, for the memory of her as I had known her was more acceptable to me than the existing Irene Ellsworthy.

That night over my pipe, in the silence of my brother-in-law's otherwise deserted snuggery, I reviewed the years that had gone by. They had brought me prosperity, for I had devoted myself with untiring zeal to my profession, always adhering to my opinion that no man should ask a woman to be his wife unless he could give her every comfort. Until lately my means had not warranted entertaining any thought of matrimony, and though all through my life the remembrance of Muriel had been dear to me, I knew she was married, and felt she could never come nearer than my dreams. Now she was a widow, and I determined to see her, and judge for myself what the years had done to Muriel Fairgrieve. The idea of her living alone was appalling, perhaps in need, anyway unprotected. I would not go to New York just yet; I must find her and see how she carried on her existence.

CHAPTER II.

Two or three days later I found myself walking up a winding country road on the outskirts of the town of Peterborough. The beauty of scene, and freshness in the air, added a zest to my pleasurable anticipation of meeting once again the girl of my dreams—had I idealized her too much? Was it possible that she too would be a woman of the world like her sister? if so, she had certainly chosen a strange place to live, for though the town itself was busy enough, this solitary lane to which I had been directed had little to recommend it with the exception of the scenery. Over the hedgerows which bordered most of the gardens a glimpse of blue lake was visible, and the tall trees with their luxuriant foliage formed a sort of avenue on either side of the road. The dwellings were small for the most part, and few and far between—I was to know when I reached Mrs. Fairgrieve's by the white palings and size of ground in front of the cottage. Presently it came in sight, and my heart began to beat faster, and yet I felt as though I had already seen her, so sure was I of her image.

Such a small house it was, quite by itself, with a tiny grass plot in front, and whitewashed fence. They had evidently been in the habit of spending their summers there, and she—Muriel—had taken it now for good, perhaps for economy's sake. I thought of Irene Vanbright and her grand residence in New York, and ground my teeth.

The window ledges were covered with flowers, spotless curtains with dainty frills showed behind them. A willow grew low over the cottage, and its branches stooped caressingly to the veranda roof. The front door stood wide open, and a child played just inside with a kitten and a spool.

"Muvver, Muvver," she cried, as I approached and prepared to knock, and disappeared into a room within—and almost immediately a slight form dressed in black stood before me. The golden-tinted hair was gathered into a loose knot now at the back of her head, and she was taller, otherwise the sweet face and girlish figure were surely unchanged.

"Dr. Reade, where have you dropped from, or is this merely a coincidence?" said Muriel, with outstretched hand, and the smile I remembered so well.

"Certainly not," I replied. "I have travelled many miles to see you."

"Oh," she breathed softly, "the sight of my old friend does me good; how fond we were of you, Irene and I, long ago. Come in and tell me all about yourself—how are you?—where have you been all this time?"

The unselfishness of her nature, manifest at once in her enquiries as to my concerns were as balm to me after other women I had met. Just as I had pictured her, so indeed was Muriel, and as I sat and talked to her of my life since I saw her last, my career, my final visit home, and desire to see old friends, I took in the sweetness and refinement, not only of her person, but of her little home, and marvelled—how could she do it, she who had lost so much? Her child (Muriel also) was very biddable, and sat playing at her feet, while every now and then the mother's tender hand caressed her bright hair. The pathetic was indeed visible in that scene, and yet withal it was so fair and peaceful, and Muriel's face, which surely should have been sad, was like sunshine.

She never spoke of her own affairs until, on my remarking about a glimpse of lake to be obtained from the window near which I sat, she said: "Our garden runs right down to the lake at the back, will you come out?" and led the way round the veranda through a small kitchen garden to a wild uncultivated piece of ground beyond which sloped to the water.

"We can't afford to have it kept very nice," she said, simply. "I have planted a few things for amusement and economy's sake combined, and this long grass running to the lake is Baby's and my chief delight, as it makes a nice playground and is quite safe; it is shallow just here, and she is never far out of my sight."

"Do you live altogether alone?" I asked, gazing wonderingly at the girlish form beside me, who after all must be nearly thirty now. "Why don't you go to Irene, or let her come to you?"

"Oh, I have Chloe," she answered, "my faithful friend and maid; she is out once a week, and this happens to be the day. Irene is good, very good, and writes asking us to go to her, but I would rather be at home while Baby is so little and restless and—"

"How in the world do you put in the time?" I interrupted.

"Why, the time is all too short for me," smiled Muriel; "I have Baby and her home to look after, my garden and my sewing, and for recreation there are books which I love, and my music to be kept up so that I can teach a little, it helps things along you see."

"Oh!" I cried, sharply, the contrast between the two sisters' views of life forcing itself upon me, "forgive me, but I suppose you are not very well off?"

"Do not misunderstand me, please, Dr. Reade," she said, proudly. "We have all we need, Baby and I; my dear husband did not leave us unprovided for, but," with a look of pain in her sweet eyes, as she turned toward the water, "I want to work and fill every moment, or this—this separation from him would kill me. Oh, I must live; I want to, for little Muriel, and I have a great deal still to make it worth while," she went on bravely; "life itself is beautiful, is it not, and all this?"

She waved her hand with a gesture full of grace toward the trees and sky above her, and then with a smile looked up at me.

"But we will not talk of me any more, please," she continued. "Your life is just beginning—mine is about over."

"What nonsense!" I said irritably; "surely you don't mean that at your age you are never going to love again, or give anyone else the right to—to love you."

For a moment a wave of indignation swept over Muriel's features, she gave a little gasp and turned quite pale.

My own tactlessness and presumption shamed me, and I said hurriedly, "Forgive me Muriel, I fear that I have hurt you, but indeed you have been in my thoughts all these years, dear little friend of long ago, and when I knew of your bereavement I hoped that some day it might be my privilege to come again into your life, and perhaps help you to forget these sorrowful days, and bear your burden."

Muriel's eyes were moist, but oh so tender and womanly, as she turned them again upon me, and something in my face must have told her my heart's deep longing, for in her next words I knew that my suit was hopeless.

"You are very kind Dr. Reade, and I

appreciate to the full your visit to me to-day, and the friendship that prompted it. For old sake's sake I shall lay bare my heart to you as something tells me I may do, and as I have done to no one in the world before. You did not know my husband, but he was a man amongst men. My life with him was one short blissful dream from first to last. I cannot talk of him, but *because* of him I learnt to live, *for* him I live on now, my one greatest desire to be worthy to meet him hereafter. Till then—I await him—that is all."

"God bless you Muriel," I breathed fervently, raising the frail little hand to my lips in farewell, "I think I understand, but —I shall come again."

. . . . . .

I went again, a year later. I could not keep away. In every dream of mine she had a part. I loved, I longed for her. It was summer again when I crossed the little threshold. The child was out in front with Chloe.

"My mistress is down at the lake," said the girl as I passed; "she is not feeling very well." I hastened round through the kitchen garden, breathing in the fragrance of her flowers as I went. I could scarce keep from singing as I flung across the grass, so joyous was I to be near her. I could see the slight form, in black still, on the bench beside the water, her arm was over the back, her bright head resting wearily upon it.

"Muriel," I said softly, fearing to startle her. Then louder, as she moved not, "Muriel!"

Then a terrible fear seized me. I put my hand upon her shoulder, and stooping over, looked into her face. It was still and white, but a fair smile shone upon it. The separation was over, Muriel had gone to her beloved.

. . . . . .

My life would have ended there, *too,* I think, but for one who has dwelt with me ever since, and made sunshine in my heart, the *little* Muriel.

SONGS OF THE SEASON

THE EMPTY NEST.

He came exultant from the sombre wood,
  This sweet-voiced bird, and to the new-born blue
Of God's spring skies he poured the melody
  That told of love as deathless as 'twas true.

And God's dumb things, who heard and understood,
  Learned the sweet story of a mating time,
In melody impassioned and divine,
  Sung by the songster from the sombre wood.

But no sweet voice in answer came to him,
  Altho' he sang the carol she loved best,
The mate who shared the joys of bygone springs;
  And reared the tiny fledglings in his nest.

At twilight to the far-off glowing west
  A song went forth, a low heart-broken strain,
Then back into the shadow passed again
  The bird who came and found—an empty nest.

A. P. McKISHNIE.

GOOD FRIDAY.

I allus likes it when Good Friday comes
  An' everybody's jolly good an' kind,
'Cause then they give them lovely hot cross buns,
  To little boys what's sense enough to "mind."

My brother Fred comes home from college then,
  An', oh say Fred is just the jolliest lad,
My mamma says he's not a studious boy,
  But I think that he's most as good as dad.

When it gets dark my dad comes home from town,
  An' takes me on his knee an' calls me "kid."
I start a search all through his clothes for things
  I'm sure are somewheres in his pockets hid.

It must be awful not to have no dad,
  An' maybe not to have no mother too,
I guess there aren't no kids as bad as that,
  I know I'd die right off. Say, wouldn't you?

Then when the bell has rung an' we sit down,
  You "mustn't touch" till dad has said the grace.
I think Good Friday got its name because
  There always are such good things in the place.

But soon I have to go to bed an' then,
  I think that someone must for spite,
Just to get even for the fun I've had,
  Make it so hard to go to bed that night.

JAS. P. HAVERSON.

VOICES OF THE STORM.

Where sweeps the broad St. Lawrence
  I stood one windy day
Upon a rocky islet
  That faced the open bay,
And watched the breakers leaping
  In towers of snow-white spray.

Like some invading army
  Upon the rocks they bore,
With clamor and confusion,
  And wild, tumultuous roar;
Their mists, like smoke of battle
  Rolled white along the shore.

Upon my brow in baptism
  Cold, stinging drops were flung,
And in mine ears like music
  The storm's wild chant was rung,
The chorus of the waters
  That know nor speech nor tongue.

An elemental passion
  Was in the stress and sweep,
And all at once responsive
  I felt my pulses leap;
There seemed a subtle kinship
  Betwixt me and the deep.

I shared its wild commotion,
  The springs of its unrest—
The secret of its tumult
  Was hidden in my breast,
And in my heart a nameless,
  Wild exultation pressed.

Long past the day! Still often
  Its mood will o'er me fall;
I hear again those distant
  Storm-voices call and call,
And know this busy getting
  And spending is not all.

HELEN A. SAXON-

THE house stands at the southern limits of the City of London, and looks out upon green meadows and winding cow-paths and dark knolls of distant woodland. It is not much of a place to look at, crude, gray with the weather, and with a roof spreading wide like a Swiss thatch. The window-sashes are rusty with the remains of a coat of red paint. The wide doorway is partly boarded up and six feet of tangled weeds, phlox and Virginia Creeper separates it from the old picket fence that skirts the roadway. Within this humble dwelling, upon a mere pallet, lies one of the country's grand old men, a veteran of the slave days, and the hero of a thrilling escape. His name is Augustus Green, and he is one hundred years old.

It was his aged wife who came to the door when I knocked. No, Mr. Green was not so well to-day, but still he might be able to see a visitor. She disappeared into the next room whence a voice was asking in laboring accents who the caller was. Shortly afterwards the bent figure of the old man, wrapped in a quilt, came slowly and painfully into the room and he sat down upon an old couch over against the wall. He is always glad to see visitors, but the old joints are so stiff now and the old pulses beat so slowly that it is all he can do to get from his bed to the broken lounge.

This is the story of Augustus Green's escape from the Maryland slave traders to Canada in company with his brother Isaac; They were both born in slavery about twenty-five miles west of Baltimore, and their parents being the property of a slave-owner whose estate was not very far away, Augustus and his brother occasionally were able to visit them. Maryland at that time was a great slave-raising state, and the Maryland dealers as a rule treated their human property with the consideration born of business foresight. But if a slave ran away and was recaptured he was at once sold down south where Canada's borders would be beyond reach, and where the drivers were as relentless as their blood-hounds. In Maryland none of the slaves thought much about escape, for on the whole, they were contented with their lot.

The two Green boys were within a very short distance of a slave mart, and grew up amid the sound of the auctioneer's mallet and the harsh voices of the bidders. They had often heard about Canada, but the thought of escaping did not enter their heads. Then one night 'Gustus was up in the hay at one of the stables and overheard some of the negro men talking about the beauties of Canada, and what a glorious thing it was to be free. He used frequently after that to lean out of the stable windows in the evenings and listen to the conversation of the men below. At last one day he made up his mind that, please God, he would soon try to reach this Canada, and on speaking to his brother about it, found him perfectly willing to make the attempt. They had both grown to be stalwart young men, and were liable at any time to be sold to a chance buyer, and perhaps taken south to a living death.

When the boys told their father of their determination to escape or die on the road he tried to dissuade them, but seeing that they had firmly resolved to go, agreed to give them every aid. It would require much money, and to get the sum together meant

a year or two of hard scraping and saving. By doing odd jobs and being smart and active in attending to gentlemen's horses, the boys managed to save little by little and spent not a single cent. It was the custom to send the slaves out to work for anybody who would employ them, the wages being paid over to their master. The employer gave the slave board and clothing and generally about sixty dollars at the end of the year, and at last Augustus and Isaac had what they considered sufficient for the journey.

There was an old colored fish peddler who used to come about that neighborhood. He was a free negro and made his living selling fish back and forth to a place called

Little York, forty miles distant from where the Green boys were. The old fellow was shrewd and cautious, but on a bribe of forty dollars he agreed to assist in the escape.

The night fixed for the attempt closed in black as pitch. There was no moon. A cautious frog-call brought the two negro lads from behind the shrubbery at the appointed rendezvous, and without delay they crept into the false bottom which the old peddler had arranged in his wagon. When the sun arose next morning they were just nearing Little York. It was an anxious ride, for they did not know at what moment they might be missed and horsemen be sent in pursuit. The old peddler, too, was taking his life in his hands by aiding them for he was likely to be strung up to the nearest tree in short order if they were discovered.

All had gone well and the boys were beginning to congratulate themselves, and to stretch their cramped limbs, when all at once they heard the cadence of approaching hoof strokes on the beaten turnpike. The horseman came rapidly up from the rear, and the two beneath the fish box held their breath as he drew rein alongside with a great clattering of pebbles.

"Hi, you!" he called, "what kind of fish you got there?"

"Perch, shad, herring, all fresh," sang the old peddler. "Want some, sah? I'se shuah you ain' gwine get no feesh better'n dese inside dat dere box."

The wagon stopped, the man peered over at the fish and finally decided to take some. While the transfer was being made to a basket which the stranger carried, the old negro kept up a continuous flow of talk. It was not until the hoof-beats had died away in the rear that the young runaways breathed freely once more.

"I was done scare dey was gwine call fo' black bass," said the aged narrator, but the laugh that for a moment beamed on his kindly old face was cut short by a spasm of pain that made me close my note-book and hastily put it in my pocket.

"I'se gwine be—puffickly right—in one minute," he gasped. "Don' go. I have dese pains most hard in dere sometimes," and he pointed to his chest that had once been so powerful. "I like to see you, dat's honestly so, an' maybe it'll do me some good to talk a bit."

The old fishmonger left Augustus and his brother after seeing them safely through the toll-gate at the opposite side of the town. The broad road lay ahead of them, and the two boys set off for an abolitionist's house three miles away, and there they were taken in, and remained in hiding until dark. These abolitionists were men whose principles were so antagonistic to the slave traffic that at great personal risk they were willing to help runaway negroes in their escape northward. Their houses, old farm dwellings most of them, contained underground apartments and here, food, shelter, disguises and kind treatment were always freely given to the unfortunate runaways. Everything was done in strictest secrecy, for to aid a runaway slave was a penetentiary offence.

That night the owner of the house where

the Green boys had stopped, went out and secured half a dozen negroes to aid in getting them across the river. Not far from the house was a very long bridge, and here men were stationed for the very purpose of stopping runaway slaves. It was Sunday, and shortly after dusk when the party set out. The six negroes got into line with 'Gustus in the middle and Isaac behind, then boldly started off for the bridge at a brisk pace. They had not gone far before they came within view of a river patrol consisting of several men. One of the six negroes shouted some banter, for he was well known to them.

"Hello, there, Jake, going to church?" one called out.

"Yes, sah."

"About time you were getting there."

"Yes, sah."

"Well, all right, hustle along, and be sure you don't forget how to pray, you black sinners."

"No, sah," cried Jake over his shoulders.

That was all, and the two boys were soon on the other side in safety.

The hero of the story slowly rocked himself to and fro as he sat on the couch in his faded quilt, and recalled these scenes of his youth and strength.

"We come all through from the United States to Canada," he said, "and we nevah had to raise a hand against one single pusson, and we was so glad. We was boun' we wasn't gwine be taken; we would be shot down fust, fo' we was boun' fo' freedom or die on de way. But thank de good Lawd we nevah got scratched. Some used to sass us lil' but we tol'm to stay on deir own side de road."

The time of the year at which they had started out was a very bad one for they reached the shore of Lake Champlain in the spring just as the ice was breaking up. The last few days had been very anxious ones, as the lads had seen and read posters all along the roads—advertisements containing a complete description of themselves and offering five hundred dollars for them, dead or alive. The posters had overtaken them and were in advance for the remainder of the journey to the border so that risks were trebled.

It was a raw cold day and a biting wind was blowing when the runaways finally crawled out of the woods and looked across the wide expanse of tossing ice-floes, on Lake Champlain. Canada was in sight, but it was almost as much as their lives were worth to attempt to cross on the ice. A boat would have been useless even if one could have been found, and for a time Augustus and his brother were at a loss what to do. They were already benumbed with the cold and exposure, and at last, growing desperate, 'Gustus cried out;

"Well, Isaac, if God helps me, I'se gwine get 'cross, so come on."

That was a terrible experience. Sometimes they were obliged to leap cracks many feet in width, and sometimes they were wildly carried down the current on a block of ice. Finally, when they were within a few feet of the Canadian shore, they sprang into twenty feet of dark, icy water, and swam to the land. This was the moment for which they had waited so long and for which they had risked everything. In a frenzy of delight the two young men rolled on the ground, catching up handfuls of withered grass, shouting and laughing their glee until the woods echoed again and again. They were—FREE.

Never was a heartier meal more quickly disposed of than the supper of oaten cakes and boiled herring which the famished boys enjoyed that night in a farm-house not far distant. They afterwards made their way to Montreal, Que., and secured work. Augustus finally settled in London, Ont., where he now is.

"Ef you seen how strong I was when I come here you would not think there was anything to me now." A quiver passed over the old black face as he looked about the thread-bare room. "I won' be here much mo' 'trudin' on folks."

I came away with the mental vision of a bent and age-worn figure wrapped in an old quilt and seated upon a broken couch. Forlornly slanting on the dingy wall above his head hung the text: "Peace I leave with you; My peace I give unto you," and above the door, faded and in tatters, the motto, "Home, Sweet Home."

TORONTO
VS.
NEW YORK

FOR many people in Canada the name of New York has a peculiar fascination, and justly so. It is the name of one of the world's greatest cities.

The best route for a Torontonian to enter New York is by the New York Central, as that company's depot, the Grand Central, places you in a locality convenient to all car lines. You may notice that the baggage system is much simpler than ours, but that the station itself, interior or exterior, cannot for a moment be compared with our Union depot, with its beautiful lobbies and waiting-rooms.

After having thoroughly refreshed yourself you will be able to start out to receive your first impressions of New York.

Torn-up streets and noise seem to predominate; but after crossing 42nd Street to Broadway you soon forget the noise, and become very interested in the stores and buildings. Perhaps a still better way would be to turn down Fifth Avenue, and follow it to where Broadway crosses. Fifth Avenue stores are certainly well worth the turn.

As you near the intersection of these two streets you will perhaps become aware of a wind that seems to come from below, above, and all sides, at one and the same moment. You wonder what kind of a place you have struck, but do not be alarmed; look up! It is only the flatiron building. From this point you may pass up Broadway.

The most charming time to see this noted thoroughfare is at night about the time the theatres are going in. This is a sight to be seen, not written about.

On Broadway or Fifth Avenue you can form your best ideas, or it may be your worst, of the New Yorkers. Merchant princes, the well-to-do, the poor, people of all nations and climes, crushing along the streets, all bent on the one great American object, money-making.

The parks and squares constitute one of the city's chief features. Central Park, Morningside, and Riverside Drive being the most important parks, and Madison, Union, Washington, and City Hall the finest squares. Central Park is about two and a half miles long, and probably three-quarters of a mile wide, and is situated directly in what is called the residential district. It contains a number of statues, fountains, lakes, and very beautiful walks. Other places of interest are also numerous. The Metropolitan Gallery of Art, containing this continent's finest collection, the Egyptian Obelisk, the Mall, the Zoo, the Belvedere, a castle-like lookout, and an old fort. Riverside Drive follows the Hudson River from 72nd Street north, and beside the many palatial residences that overlook it, there are also Grant's Tomb, and the Soldiers' Monument. But, strangely enough, even the famous streets of great New York cannot surpass the stately beauty of University Avenue and Queen's Park. Everyone has heard of Fifth Avenue. This is where wealth and fashion chiefly abide.

A number of the houses here are lavishly ornate, but, being set directly at the edge of the sidewalk, much of their most effective beauty is lost.

Now, we will return to the business section, not by a surface car, for they are very slow, much slower than ours, but by an elevated, or "L," as New Yorkers call them, and get off at the 23rd Street station. This is the chief shopping district, in which most women would revel. All the large department stores are between 34th and 19th Streets. Ladies will, perhaps, be glad to hear that Toronto can boast of a store that covers about one-third more ground than the largest here, although not nearly so high.

We will now pass down to City Hall Square; here we are met by another disappointment. The City Hall, instead of being a huge, marble-lined, stone pile like Toronto's, is a small building not unlike the front section of our Normal School.

From here we might take a glimpse of famous Wall Street. There is not another street on this continent (if I were an American I would say the world) like Wall Street. It is the motive power and capitol of American commerce and industry.

There are many very fine hotels in New York. But our own "King Edward" surpasses most, and equals, with perhaps one exception, the best of them.

Let us draw another comparison. When New York had only a population of 250,000, did she have the magnificent buildings, the beautiful parks, the fine residences, and the excellent colleges that Toronto has? Toronto could out-do her at every turn. Canada is a wonderful country, one to be proud of; the beginning of a great nation,

and Toronto one of its greatest cities. Let us remember that the colors in the maple leaf are brighter every year, and never forget, "Canada for Canadians."

The Canadian Sea

By LEX

THERE is a large body of salt water almost in the centre of Canada, and it is known as Hudson Bay. It is 1,000 miles long, 600 miles wide, and 480 feet deep. It is 500 miles from the Atlantic Ocean with which it is connected by Hudson Strait which is only 45 miles wide at its entrance on the Atlantic. This is the third largest inland sea in the world. It is larger than the Baltic or Black seas, and is only less than the Mediterranean and the Caribbean. It is surrounded on all sides by Canadian territory, and is, therefore, comparable to the White Sea in the North of Russia, or to Chesapeake Bay in the United States.

It is a very valuable Canadian national asset. It teems with all the edible fishes—cod, salmon, halibut, grayling, pickerel and chaplin. It is the home of the porpoise and the seal. Two of the most valuable species of whale are to be found in great numbers in its waters. The immense bowheads, 80 to 100 feet long, whose bone is worth $14,000 per ton, and each containing 1,500 pounds which with the oil, makes each whale worth $20,000. There is also the short or white whale, which averages 13 or 14 feet long, and is very valuable for its oil. According to their own statistics the Americans realized from the Hudson Bay whale fisheries in ten years, $1,371,000. It is said that in some seasons the spectator can see nothing on the surface of the water but the bodies of the white whales, they are in such numbers. The shores of this sea are also the feeding ground for the wild geese of the entire continent. As much as ten tons of feathers have been obtained from the geese slaughtered by the servants of the Hudson Bay Company.

The exclusive title to this valuable sea is clearly in Canada. There may have been navigators who sailed along the Atlantic northern coast before 1610, such as the Cabots, but there is no doubt that Henry Hudson was the first man which sailed into, and discovered the bay. It makes no difference that this discovery was an accident, as he thought it was the northwest passage to India. However, he it was that in the British ship *Discovery,* in the year 1610 sailed into, and discovered this body of water. He remained in the southern part of it during the winter of 1610-11, and in June, 1611, was sent adrift in an open boat with a number of his crew, and was never heard of afterwards.

The importance of this event lies in the foundation which it lays for the subsequent action of the British Government, which in 1670—59 years afterwards—granted a charter to the Hudson Bay Company for the exclusive use of this body of water and all its surrounding shores and territories.

After the granting of this charter it is true the French disputed the exclusive possession of the Hudson Bay Company, by reason of their occupation and sovereignty of Nouvelle France, of which they claimed that Hudson Bay and territories formed a part. But, however this may have been, it is certain that the Treaty of Utrecht in 1713 ceded to England the bay and straits of Hudson, "together with all lands, seas, sea coasts, rivers and places situate in the bay and straits or which belong thereto." Not only was this cession so made, but the subsequent conquest of Canada in 1759, and the Treaty of Paris in 1763, transferred to England all the rights of France in Canada, or La Nouvelle France, as they called it. And if Hudson Bay and territories were part of Canada, as claimed by the French, then this bay must have been transferred to the English by the conquest and Treaty of Paris of 1763.

It is true the undisputed title to Hudson

Bay was not acquired by England until 1713 by the Treaty of Utrecht—that is, forty-three years after the grant of the charter to the Hudson Bay Company, —but the company never surrendered or gave up their charter, but constantly asserted their rights under it; and the moment the full right was acquired by England, the former grant became valid by estoppel, and secured to the company all the rights granted by the charter in 1670.

Since 1713, and more especially since the Treaty of Paris in 1763, the Hudson Bay Company have remained in the active and undisputed exclusive possession of Hudson Bay. Its vessels have made two, three and four voyages to and from its waters every year. There was nothing to break the silence and monotony of the vast regions, save the episode of the North-West Company which was soon settled. The vigor with which the Hudson Bay Company treated the North-West Company shows how determined they were to protect their exclusive rights in Hudson Bay and territories.

It is said that the Americans are now about to set up pretensions to navigate and fish in the sea on equal terms with Canadians; but there are no grounds for believing that they have any such rights. Indeed, the *New York Sun*, in a late editorial, expressly recognizes Canada's exclusive right to the sea, but says it would be more profitable and politic to leave it open. However, no official of any kind has in any way claimed to have any rights whatever in the Canadian sea.

American impudence and bluff go a great way, but they scarcely go the length of claiming what they have virtually disclaimed. The treaty of 1818, made between England and the United States, gives to the people of the United States the right to fish on the west coast of Newfoundland and along the Labrador coast, three miles from the shore, as far north as Hudson Straits, "but without prejudice to the just rights of the Hudson Bay Company." Now, when the Americans signed and accepted that treaty they knew that the Hudson Bay Company had, and exercised, exclusive rights in the whole width of Hudson Straits, and how can they now claim to fish in the straits or bay three miles from the shores or otherwise?

Canada, now, practically stands in the shoes of the Hudson Bay Company, which was in undisputed exclusive possession for nearly 200 years up to 1868, when the company sold to Canada for $1,500,000, which sum Canada paid. Canada also reserved to the company certain rights in the territories, which rights are becoming more valuable every year by the efforts she is making to civilize and settle the country.

For thirty-five years Canada has had possession of Hudson Bay. During that time she has had custom houses at Port Nelson, Fort Churchill and Moose Factory. In the year 1884 she despatched the *Alert* to the bay. This vessel remained there three years; in 1897 she sent the *Diana*, which remained there a year; and in 1903 she sent the *Neptune*, which is to remain in the sea eighteen months or two years. This last expedition was sent when the bill was introduced to formally annex the bay to the Dominion by calling it the Canadian Sea. This occurred long before the Alaskan award, so there is no chance of saying it was chagrin that caused Canada to take action. There is no body of water in the world that will be more appropriately named when the Bill is passed, being surrounded on all sides by Canadian territory which the Americans could not make use of for any purpose whatever. What would Americans think if a Canadian claimed the right to fish for oysters in Chesapeake Bay as a part of the open ocean? This bay is not quite so large as the Hudson Bay, but it occupies an analogous position. The Americans should have enough privileges of their own to preserve, without wishing to encroach on those of others.

The practical value of Hudson Bay is becoming more apparent every day. Already eight railways from the settled parts of Canada are projected to its shores. Mr. Clergue, of the Algoma Central, promised to place Hudson Bay fish on the Chicago market every day, and last session there was a railway chartered from Port Simpson to Fort Churchill in connection with a line of steamships from the latter place to Liver-

pool. That this project is not only feasible, but promises the most favorable results, may be seen by the following:

		MILES
Winnipeg, via	Hudson Bay to Liverpool	3,625
"	Montreal to "	4,228
Duluth	Hudson Bay to "	3,728
"	New York to "	4,201
St. Paul	Hudson Bay to "	4,036
"	New York to "	4,240

The distance from Vancouver to Liverpool is 1,300 miles shorter by Hudson Bay than by the present route.

To take advantage of these distances and navigate Hudson Bay, a company has lately been formed, called the Lake Superior, Long Lake and Albany River Railway. The representatives of this company in Canada have been investigating the subject of the navigation of the Straits. The bay itself is never frozen entirely over, as the water there is warmer than that of Lake Superior. The average season of navigation is three months and a half, and the navigation is not more dangerous than the St. Lawrence up to Montreal thirty years ago. Some of the New England whale fishers say that the Hudson Straits are not so dangerous as the Straits of Belle Isle, owing to the absence of fogs. Only two Hudson Bay vessels have been lost in 274 years. The season in Hudson Straits can be extended one month longer than it is now by the proper surveying of its shores, the erection of lighthouses and signals, and the adoption of the Marconi wireless telegraph system. A season of four months will enable the farmers of the Canadian North-West and the Western States to ship the same season a large proportion of the year's crop. A great outcry is being made every year about the want of transportation when the output is only fifty or sixty million bushels. What will be done when the output is five hundred milions, since it has been proven that good No. 1 hard can be grown north of the 62nd parallel, 1,100 miles north of Montreal? Nothing but the navigation of the Canadian Sea will ever enable Canada to realize the full value of the North-West.

As a means of defence the Canadian Sea is an inestimable asset to the Dominion. Canada can open her back door at any time. Everything points to preparations being made so soon as we have the report of the *Neptune*. In the past we have been shockingly remiss. We have taken a leading part in laying the Pacific Cable, on which there was a million of a deficit the first year, while we have not, comparatively speaking, spent ten cents on our own magnificent inland sea. The inauguration of the new Grand Trunk Pacific Railway must give a great impetus to Hudson Bay improvements. It will run within one hundred miles of tide-water. There is a good harbor on James Bay on the Quebec side. No doubt a branch line will be run from the main line to this harbor, and this will enable us to test thoroughly the feasibility of Hudson Bay navigation. It was once said a steamship could never cross the Atlantic. The surest precursor of Canada's magnificent destiny will be the first steamship that navigates the Canadian Sea.

J. W. Tyrell, Surveyor and Explorer, on Canadian Rights to Hudson Bay.

THE following letter, written by J. W. Tyrell, formerly of the Canadian Geological Survey, should be of more than ordinary interest to Canadians. It is well known that Mr. Tyrell has spent years in the exploration and survey of the territories bordering on the Hudson Bay, and is therefore thoroughly qualified to discuss the subject:

"In the columns of the press of late we read many articles of more or less interest relating to our 'great inland sea,' and, I suppose, it is only natural that anything appearing under the name of 'Hudson Bay' should be of exceptional interest to me, as many of its harbors, and hundreds of miles of its coast line have been chartered from my surveys—made from time to time for our Canadian Government, but from a national standpoint, the question of Canadian rights and jurisdiction in that region should be one of deep and living interest to every British subject, particularly on this side of the Atlantic.

"We, as true Canadians, should, and doubtless will, to the utmost of our ability, maintain our rights, whatever they may be, in our 'great inland sea,' and the sooner we ascertain just what those rights are, the better, and the less trouble we will be storing up for the future. If you will pardon me for making further personal reference, I would state that the expedition of the present year, now wintering in Hudson Bay is by no means the first one to assert Canadian jurisdiction, and hoist the British flag on those northern shores, for, upon four different occasions, not only has it been my privilege to plant our colors, but many other explorers have done so before me, in the name of our 'King and country.'

"In regard to the entire shores of Hudson Bay, and its numerous islands, I do not think there can be any question as to ownership, as they are certainly British territory and part of Canada. The only question, to my mind, is, whether the bay is exclusively British, or is it an open sea?

"In regard to physical conditions, the facts are these:—Hudson Bay lies entirely within British territory—no other nation having lands bordering upon it, or in any way accessible by means of its waters. The only means of access and egress between it and the Atlantic Ocean is through Hudson Straits, which are four hundred miles in length, and about forty miles in width at the narrowest parts. These being the physical conditions of things, it is 'up to us' to establish our exclusive rights, if we are entitled to such.

"If I may trespass still further upon your valuable space, I would like to make a brief quotation from a letter of my own, published in the Toronto 'Globe' of September 26th, 1896, as it expresses to-day, as then, my feelings and facts upon the question:—

"'I have observed the islands and shores

in many localities swarming with walruses, and I have witnessed such numbers of reindeer as only photographs can describe. These, as well as the other products mentioned, have a high commercial value, but I will not further dwell upon this subject, except to speak briefly with regard to the whale fisheries, through which alone Canada has already lost many millions of dollars. I might quote figures to prove me, but it will be sufficient to state that the assertion is not made without ample information upon which to base it. An average right whale, in bone and oil, is valued at from ten to twenty thousand dollars, and, as three or four whales are commonly captured by one vessel in a season, it is readily seen what are the possibilities of a single whaling voyage. It is, of course, a well-known fact that foreign whalers have for years been fishing in Hudson Bay and the adjacent waters to the north and east.

"'I have seen as many as four vessels in one season myself, so that, although, by the treaty of Utrecht, the sovereignty of Hudson Bay was ceded to Great Britain, it is just possible that through long continued acquiescence, these foreigners may be establishing rights, whilst ours are being allowed to lapse. It is certainly high time that our Government should take steps to assert Canadian jurisdiction in our North Sea, and this cannot be better done than through an expedition, etc.

"'Such an expedition on board the whaling steamer *Neptune*, charge of Commander Lowe, is now wintering in Hudson Bay, and it is greatly to be hoped that through his actions our rights may be respected."—*Toronto Globe.*

The establishment of railway connection with the region just described, is a subject which seems to be arousing an increasing amount of attention; it is well known that a number of rival companies have been falling over one another with charters and proposed routes, all of which look more or less to Government aid, and none of which have yet passed the pen and ink stage. No doubt the rivalry of promoters and the conflicting interests of land, timber, and mineral owners tend at present to obstruct development, but it is almost a certainty that in the near future some practical solution of the difficulty will be found, whether by the discovery of a route which will require a minimum of Government aid, or by a continuation of the Government's Temiskaming road. The immediate object of a railway line would be the natural products of the region surrounding the inland sea. The proposal to make it a route for the shipment of grain would necessarily be a later consideration.

Panama Canal and the Transcontinental Railways.

JAMES J. HILL, president of the Great Northern Railway, and promoter of the Northern Securities Co. is opposed to the construction of a Panama canal. In his opinion, while it may cheapen bananas, it will not have an important effect upon transportation, the facilities for which are probably as good as any in the world.

"What we really want, and what is more important to us than canals, are new markets for our home products, our wheat and oats and rye and barley, and our agricultural produce. Within a few years we will be cut off from our neighbor on the north, who is taking a considerable amount of our agricultural produce. England's preferential tariff policy will add ten cents to every bushel of wheat. It seems to me that the important thing just now is to find new markets rather than to build canals to help the transportation of bananas. The Chamberlain policy will cost the American Northwest $18,000,000 a year."

Canadian Coal.

RECENT investigations have shown that we have abundance of coal, also that the areas of distribution are separated or distributed in such a way as to be within moderate hauling distances from all parts of the Dominion. Several new deposits of considerable extent have been discovered in the West, which promise to be of the greatest importance to British Columbia and the North-West Territories. These include both bituminous and anthracite coal.

Regulations have been recently drafted

limiting the price of coal discovered on Dominion lands or Indian reserves to not more than $1.75 per ton direct to customers. This will insure a supply of cheap fuel to a portion of the West which is practically devoid of wood.

A discovery of anthracite was made a few months ago in the Dunsmuir coal fields on Vancouver island. It is predicted that this will be of great importance in connection with the Coast-Kootenay line and the trans-Pacific shipping trade. The full extent of this and other western discoveries is, as yet, unknown, but coal mining in the West is an assured fact.

Ontario is probably one of the least favored of the provinces in the matter of coal supply, but was, until lately, the possessor of immense quantities of hardwood. Cheap transportation by water has enabled her, however, to utilize the product of the Pennsylvania coal measures.

In the East, the mines of Nova Scotia exhibit a constantly increasing output which will probably soon pass 5,000,000 tons per annum. The abundance of coal in this province, and the facilities for mining it, are placing Nova Scotia in strong competition with England, whose mines have passed their maximum productiveness.

There is a sort of morbid interest in the consideration of how long coal, as a fuel, will last. We may rest assured that the supply is sufficient for some centuries, but the time must come when our descendants will have to grapple with the problem. It is probable that the difficulty will be partially met by the use of electricity for heating, cooking, lighting, and various industrial purposes, also by the use of peat and compressed fuel. One estimate places the supply in Great Britain as sufficient to last for about 371 years at the present rate of output, coal being found there at a depth of 4,000 feet and over.

Spread of the Trust.

IT is reported that the Standard Oil Co. have obtained control of the entire output of the Ontario asbestos mines from which comes all but a small percentage of the world's supply. This right has been acquired by virtue of a long time lease or contract.

The variety of uses to which asbestos can be applied is shown by the fact that the company proposes to manufacture one hundred different articles of this material. Aside from any new ventures in manufacturing, asbestos admittedly occupies a high position in the industrial world of to-day, which makes it more than ever undesirable that our supply should be controlled by such an agency.

Anthracite in the West.

AN examination of the anthracite coal bed discovered on the boundaries of the Canadian National Park near Banff, discloses a solid ten foot seam of the very best anthracite. The seam runs ten miles in a north-westerly direction, and varies from six to ten feet in thickness. Analysis shows it to contain from 75 to 80 per cent. of carbon. Extensive development work is now under way.

Hungry Eagles

By Roland Oliver

APOLOGISTS are busy attempting to mollify Canada, or at least minimize the painful impression created throughout the Empire by the Alaska Boundary Award. Whatever Canadian sentiment may portend, we require no more transatlantic newspaper opinions. The outspoken chuckles and veiled threats of American politicians are not more insulting to us than the consolatory sugar-sticks of the British Press. Downing Street, for diplomatic reasons, aided by a willing tool, Lord Alverstone, has consummated one more blunder in the delimitation of North American territory. It is due to the people of Canada to safeguard against any further land-stealing on the part of the great Republic.

The United States of America have no good intentions regarding Canada. It is safe to say they never had. Stock markets are manipulated to throttle our industries, Tariffs are designed to cripple our trade. Every favor they grant us is at 300 per cent. discount. The great American eagle is hungry. Steel corporations, sugar trusts, oil trusts, coal trusts, railway syndicates and steamship mergers are not enough to satisfy its capacious maw. United States commerce will soon become an Ishmael among the nations. Their business ideals are unhealthy, their politics demagogism; their notion of international justice, nil. The Monroe doctrine can only be violated by the United States. Nowadays, the great American Eagle *is* hungry. Eagles like lambs. Several have been caught lately. Hawaii was secured by the vilest of intrigue. The Philippinos deprived the eagle of some little plumage before they gave in to their new-found *liberty*. Panama will prove a dainty morsel. Cuba has been laid on the shelf for a spare meal. Canada is the choice viand that just now troubles the predatory bird. It is possible that she may find a fully-grown masculine sheep. The Greek god of war was called Ares. Newfoundland is being cautiously seduced from her allegiance. Even old John Bull is a very fat lamb for the slaughter.

Yes! Monopoly-fed plutocrats cross the ocean, purchase estates, hobnob with the nobility and general society, enter politics, preach free trade and anti-imperialism with the most consummate cheek imaginable. Canada, England's premier colony, is all but obliterated in favor of American snobbery, whose chief end is merely intended robbery. Preferential tariffs are not popular in Washington. Still further, titles and American heiresses are in frequent conjunction, instance, Baroness Alverstone. If the British public do not soon give over this namby-pamby business they may as well move Westminster to Washington, and organize the United Columbian Empire under the Grand Supreme Potentate, Elihu Root. Great Britain may help the States, but there will be no return of the compliment.

Diplomacy may mean much in international affairs, but British diplomacy in North America has not always been brilliant. More incompetent mollycoddles could never have been chosen than those who negotiated the first boundary treaties with the United States. Practically at one stroke there was sacrificed, without protest, the State of Maine, the State of Michigan, and the whole Western belt due west from the southern end of Lake Michigan northwards to the present boundary. What immense franchises were lost is now fully appreciable. There were American tricksters in that deal. By the Russian treaty, Great Britain paved the way for the present trouble, by granting a maritime shore limit where none should have been given. It is not clear that Russia ever had any special rights on the Ameri-

can Continent, outside of Alaska proper. Again, by allowing to France the retention of St. Pierre and Miquelon, and the "French Shore," a graceful, but endlessly vexatious, act was performed. Complete confederation is in abeyance through that difficulty. By the Ashburton Treaty, more territory was filched from Canada. Then the United States were allowed to purchase Alaska, and it is safe to say it was done out of spite. There has been more or less trouble ever since in that sphere.

When, to finally adjudicate the Boundary dispute, the Colonial Office ratified a treaty constituting an international tribunal of impartial jurists, Canada expected at least fair play. Fair play was never inherent in the United States' mind. "What we have we hold," was their motto. Baron Alverstone agreed with three pronouncedly partisan jurists upon that point, giving them the hog and Canada the ears, even when the forequarters had been incontestably vindicated. There will be no fortifications on Sitkan Island. We still have friends "over the water." The most subtle, pertinacious, sneaking, hypocritical foe Canada has is that "free" and "enlightened" land that waves the Stars and Stripes—the paradise of Dr. Goldwin Smith.

That nation that neglects to equip its workmen with the armament of industry—technical education—will surely be defeated, and become a decaying nation. VICTOR C. ALDERSON

Canada and the Treaty-Making Power

By Knox Magee

For more than one hundred and twenty years Canada has been the victim of diplomatic bungling induced by Anglican egotism, allied with the British variety of statesmanlike stupidity. From 1782 till 1903 the history of Anglo-American diplomacy is a monotonous record of Yankee aggression and British self-satisfaction engaged in a series of struggles that have invariably ended in complete triumphs for our neighbors, almost always at our expense. Canada has been the paymaster, though she has played no part in the various international games that concerned her. For more than a century she has been content to stand aloof and observe the humiliating spectacle of British statesmen displaying their hopeless incapacity and utter unfitness for representing Canada in her disputes with the United States.

At last patience has ceased to be anything short of suicide. Realizing that, if Canada is not to be entirely dismembered, international negotiations concerning her must be conducted by her own statesmen, Sir Wilfrid Laurier, inspired by the highest patriotism, has declared his determination to obtain from the Imperial Parliament the recognition of Canada's right to negotiate her own treaties with foreign countries.

The suggestion has been received with expressions of approval, with head-shakings of doubt, and with heated protest and denunciation, according to the degree of knowledge, Anglomania, or partisan prejudice that inspires the commentator.

A rapid review of Anglo-American diplomacy during the last hundred and twenty-one years will, I venture to think, make clear the wisdom of the Premier's course.

"The Provisional Articles" of 1782, which led to the treaty of 1783, introduced to international politics a new element, which has since come to be known as "American Diplomacy." It is not surprising, perhaps, that British statesmen failed to appreciate the craftiness of the representatives of the United States who were sent to negotiate the treaty that officially ended the War of Independence; but it is almost inconceivable that the British Cabinet should look on the insulting demands of Franklin, Jay and Adams as reasonable requests, and as such, worthy not only of serious consideration, but of actual acceptance. Yet such was the result of the first Anglo-American diplomatic negotiations.

The Congress of the United States wanted, above all else, peace. It hoped for British recognition of American Independence. It would have liked many more very desirable concessions, but thought the granting of them highly improbable. On these lines the Commissioners sent by the United States to Paris to negotiate the treaty were instructed. They were to get peace. They were to get recognition of Independence, if possible; but if they found that the British representatives were firmly opposed to this, they were at least to obtain a truce that would save their country from hopeless and certain destruction.

These demands, moderate to a surprising degree when one considers their source, were, of course, kept secret. The Commissioners were expected to demand everything in sight, and then gracefully to relinquish the more preposterous of their claims.

They succeeded beyond their wildest dreams. Great Britain not only recognized the Independence of the thirteen states, but with a display of stupidity that can only be described as idiotic made them a present of 415,000 square miles of territory that had never been thought, even by the Commissioners, to belong to the United States. This

territory included what was unquestionably the best part of Canada—territory that is to-day found on the map under the names of the various states into which it has been converted—Kentucky, Tennessee, Ohio, Indiana, Illinois, Alabama, Michigan, Wisconsin and Minnesota. It was this territory that the greatest number of the Loyalists occupied, and it was from this country, in which they were hewing out their second colonial homes, that the men who had sacrificed everything for Britain were driven. This was the consideration that the defenders of the Empire received at the hands of the stupid Government of their weak-minded King. Nor was this all. The United States were given the "right" to make full use of Canadian waters for purposes of fishing—a "right" to which they had no more right than they would have to fish in the waters of Italy or Greece. Is it any wonder that George III., on the conclusion of this disgraceful peace, prayed to heaven that posterity would not lay the downfall "of this once respectable Empire" at his door? This is the treaty that a member of the French Cabinet of that day said that England had "bought, not made." This is the treaty that an American writer calls, "A bargain struck on the American basis." This is the treaty that Winsor, the American historian, says "endowed the Republic with the gigantic boundaries on the south, west, and north, which determined its coming power and influence, and its opportunities for good." This is the treaty that Wharton, the well-known American authority on international law, declares "presents an instance of apparent sacrifice of territory, of authority, of sovereignty, and of political prestige, which is unparalleled in the history of diplomacy."

After this sweeping give-away of British possessions one would naturally expect the nation to be on its guard against the grasping impudence of the United States. One can readily imagine a country that had been humiliated and swindled nursing a grudge against the people that victimized her, and awaiting an opportunity to square accounts. But one cannot readily comprehend the motives that inspired Great Britain to persist in her policy of self-destruction for the benefit of her most bitter foes and persistent despoilers. Yet such was the course that British statesmen complaisantly pursued.

In 1794 the treaty known by the name of the American representative who obtained it was signed in London by the British Government and Mr. Jay, of the United States. Nearly a year later, after the most bitter and insane controversy in the Republic, an outburst of disapproval that almost terminated in a rebellion against Mr. Washington's Government, the treaty was finally ratified by the Senate and President. By this bargain Great Britain gained nothing, while the United States obtained trading privileges and boundary concessions to which they were not entitled, and which paved the way for more absurd demands, for the War of 1812, and for the giving away of more Canadian territory.

At the end of the War of 1812-14—a war that had been made possible only by American treachery in taking advantage of Britain's being engaged in a single-handed fight with Europe—the British had every advantage that a nation desirous of dictating her own terms of peace could hope for. Not a single Yankee soldier, who was not a prisoner, was left on Canadian soil, the capital of the United States had been captured and burned by the British forces; Detroit, Fort Niagara, and a large part of Maine had been conquered, and parts of Maryland and Virginia overrun. Besides these tremendous advantages, Napoleon had abdicated and retired to Elba, thus leaving Great Britain free to devote her undivided attention to the more vigorous prosecution of the American War.

Under such circumstances one would naturally expect a treaty that would retrieve the errors of 1783 by restoring to Canada the land of which she should never have been dispossessed. This is the least that even moderation could have demanded.

But this would presuppose God-given reason to exist in British statesmen and diplomatists. The Treaty of Ghent restored to the United States all the territory that she had lost, and contained the consent of Britain to the appointment of a commission to settle the boundary between Canada and her marauding neighbor—thus leaving the way invitingly prepared for the notorious steal

that in history passes under the name of the Ashburton Treaty. For absolute stupidity this treaty can make claims second only to that of 1783.

By the Treaty of Ghent all that Great Britain obtained as a recompense for an unprovoked and costly war was the abrogation of privileges of fishing in Canadian waters, which had been foolishly granted to the Yankees by the Treaty of Peace. But, as could be expected, John Bull's heart failed him, and by the Treaty of 1818 Canada was once more sacrificed and the States again obtained the liberty to help themselves to our fish.

The Ashburton Treaty of 1842, which settled the long-disputed boundary between Canada and the State of Maine is one of the most interesting, because one of the most disgraceful, bargains ever struck between Great Britain and the United States.

Lord Ashburton—otherwise known as Mr. Alexander Baring—the gentleman representing the British Government, obtained his appointment by reason of his strong friendship for, and popularity with, the people of the United States. Superior qualification! But besides this he was a wonderfully successful merchant, and was accompanied on his mission to America by a suite of gentlemen of very "high social standing." With such equipment, how could success fail to be achieved?

Opposed to this noble lord and his suite of gentlemen "of high social standing," were, Daniel Webster—a person whose only qualifications were brains, eloquence and adroit diplomacy—and the representatives of Maine, who "did not consider themselves sent to argue the question of right in regard to conflicting claims of the disputed territory, *nor to listen to an argument in opposition to the claims of Maine.*"

As in the Alaska Boundary case, the result was a foregone conclusion. Canada was robbed of 4,489,600 acres of land, and Lord Ashburton was banquetted in New York!

The enthusiasm with which Ashburton fought his case is demonstrated by his utterances after the treaty had been signed. In 1843 he stated that "the whole territory that we were wrangling about was worth nothing." And again in 1846 he said it was "a question worthless in itself" and that "it would be madness to go to war for *nothing but a mere question of honor.*" He did not take the trouble to have a search made for the map used by Franklin in negotiating the Treaty of Peace in 1783, on which this boundary was distinctly marked, and which gave to Canada even more land than she claimed. He even told his friends that it was very fortunate that this map did not turn up during the negotiations, "for if it had, there would have been no treaty at all. Nothing," he said, "would have induced the Americans to accept the line and admit our claim; and with the evidence in our favor it would have been impossible for us to concede what we did, or anything like it." Needless to say, the astute Daniel Webster knew of the existence of this map. "I must confess," he said, "that I did not think it a very urgent duty on my part to go to Lord Ashburton and tell him that I had found a bit of doubtful evidence in Paris, out of which he might perhaps make something to the prejudice of our claims; and from which he could set up higher claims for himself." No one can blame Webster. He was under no obligation to Ashburton or to the British Government to furnish them with brains.

When Great Britain awakened, some time in 1843, and discovered the magnitude of her criminal stupidity in making such a treaty as was that signed by Ashburton, she at once set to work to retrieve a part of her lost respect and fortune. Negotiations were almost immediately opened with Washington, having as their object the settlement of the long-disputed north-western boundary.

The time seemed, to the simple-minded statesmen who were amusing themselves with the destiny of the Empire, most favorable for obtained a treaty that would give at least justice to the Mother Country. True, Britain was, for the moment, decidedly popular with the States. English diplomatists were welcomed in America as the best friends of the Republic—friends from whom anything could be obtained. But the memory of the Ashburton Treaty, far from rendering our neighbors grateful and desirous

of dealing liberally in subsequent disputes, only sharpened their appetites for another gorge of Canadian territory.

After several years of wrangling, during which time the United States put forward every effort to rush their settlers into the disputed country, a treaty was finally signed, which gave to the States the entire territory in dispute—several millions of acres—known as Oregon. This, in spite of the fact that a few years previously the Washington Government had been willing to compromise ! This, in spite of the fact that the Republic never had the shadow of a legal claim to the land ! This, in spite of the fact that it had been partially settled by Scotch and Canadian pioneers, and ever since its discovery claimed by British subjects ! Disgusting !

The Reciprocity Treaty of 1854, while unquestionably one-sided, was thought by our neighbors, who were now become used to having everything their own way, to be not sufficiently partial to them—consequently, in 1866 it was, by their act, terminated.

The Washington Treaty of 1871, complying with what was now a well-established precedent, admitted Great Britain's liability for the "Alabama claims," adjusted the ever-present fishery question, gave to the United States free navigation of the St. Lawrence River up to latitude 45 deg. forever, while Canada obtained the privilege of free navigation of Lake Michigan for a period of ten years ! Rights for ten years on one side, and forever on the other ! Idiocy!

Another clause of this treaty provided for the free use of the canals of the United States and Canada by the ships of both countries, but in case "the Dominion of Canada should deprive the citizens of the United States of the use of the canals of the Dominion on the terms of equality with the inhabitants of the Dominion," the United States should have the right to suspend the privileges granted to British subjects. No clause giving Great Britain a similar right in case the States should in the same manner discriminate, was provided ! Suicidal imbecility !

No clause was provided for the paying of damages to Canada for the notorious Fenian raids, though Britain meekly handed over fifteen million dollars in payment for her comparatively insignificant negligence in permitting the "Alabama" to equip and sail from an English port to assist the rebellious South in the Civil War. When Canada protested against the injustice of ignoring the Fenian claims, the Earl of Kimberley, then the Colonial Secretary, sharply replied that "Canada could not reasonably expect that this country (Great Britain) should, for an indefinite period, incur the constant risk of serious misunderstanding with the United States." Unnatural, infanticidal mania, superinduced by gradually acquired diplomatic cowardice !

Sir John Macdonald, who represented Canada in the negotiations that terminated in this Washington treaty, was disgusted alike by the swinish greed of the Yankees and the childish pliability and indifference of the British Commissioners. In private letters to his friends at home he thus expressed himself: "The American Commissioners have found our English friends of so squeezable a nature that their audacity has grown beyond all bounds. . . Having made up my mind that the Americans want everything, and will give us nothing in exchange, one of my chief aims now is to convince the British Commissioners of the unreasonableness of the Yankees." But, like all true lovers, the gentlemen from England refused to believe that the object of their affection could be aught but perfect. Consequently, a little later Sir John again wrote: "I am greatly disappointed at the course taken by the British Commissioners. They seem to have only one thing in their minds; that is, to go to England with a treaty in their pockets—no matter at what cost to Canada."

But who need be surprised ? After all, Canada is—to use the words of Beaconsfield—only "a wretched colony." Wretched, indeed, when its destiny is left in the hands of such men !

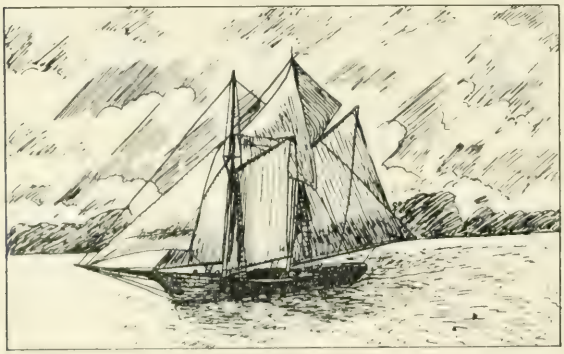
Since 1871 Anglo-American diplomacy has gone on in the time-honored way. Several treaties concerning Canada have been agreed upon by the representatives of the two countries and thrown out by the American Senate. No agreements seriously affecting Canada have come to aught, with the exception of the Joint High Commis-

sion, which was to settle all outstanding disputes, and the treaty which furnished Great Britain with the opportunity she had long sought for bestowing upon her beloved Yankees the Canadian territory that they desired in the Yukon.

The Commission soon suspended operations because Canada refused to follow in the footsteps of her worthy mother, and gladly hand over all that was asked of her. What the Alaska Boundary Treaty came to we all know to our sorrow and eternal indignation. The name of Alverstone will go down in history linked with that of Ashburton—a hyphenated epithet to be hurled at him that surrenders his country rather than put his manhood to the test in her defence.

Are not these proud chapters in the history of British Empire-building? Is it not a pretty record on which to base an argument in favor of a continuance of conditions that have made such a record possible?

Why, in the name of common sense, should English politicians make our treaties for us? Is the Englishman possessed of a divine right to dictate the affairs of the whole Empire? Is he more intelligent, more honorable, more British than his Canadian brother? Has he a better claim to the making of our treaties than we have for making his? "Ah!" he will say, "but you must have my help in enforcing your treaties." Quite true; but when he gets into a war in the precipitation of which we have had no hand, is not the assistance of the "wretched colonial" soldier sought? It is a poor rule that will not work both ways. All that is required to make the success of the Canadian treaty-making power assured is a realization by English statesmen that Canada is as important and responsible a part of the Empire as is the island of Great Britain, and as such entitled to equal respect and authority. If the happy day ever comes when enlightenment on this obvious point breaks upon the English mind, history will record the real foundation of a world-wide Empire that has its existence, not merely in maps and children's text-books, but in the domination of the globe. Sir Wilfrid Laurier is taking the surest steps to bring about this consummation.



Protection in the United States.

THE American Protective Tariff League recently adopted the following statement: "There can be no reciprocity in competitive products that does not conflict with the doctrine and policy of protection to all industry and all labor. We are unable to perceive the necessity for the abandonment of the protection in order that our foreign trade may be increased. With a foreign trade aggregating two and a half billions of dollars, and steadily growing, it would seem that we are already getting a fair share of world traffic. But it must not be forgotten that our internal trade reaches thirty billions of dollars yearly. To the care and preservation of the great home market protection stands especially committed. Under protection our foreign trade has enormously increased, while the vast volume of our internal trade is at once the marvel and the envy of all the world. True American policy is protection of all the opportunities and possibilities of the American market for American enterprises, and fair, equal trade treatment for all other countries."

A Stimulus for Railroad Construction.

EDWARD ATKINSON, the eminent statistician, says the United States contains wheat land enjoying superior advantages to Canada, and advocates freer admission of Italian and other European peasants to develop it. He hints that the United States might abolish the bonding privilege, and thus cut off Canada from the sea. He refers to the estimate of the Canadian wheat supply made by statistician George Johnson. Johnson proves that upon 11,500,000 acres of land (represented in a diagram by one square out of 67 of the wheat "potential" of the Dominion of Canada), all the wheat, 200,000,000 bushels, that the United Kingdom has ever imported in a single year, might be grown. The Canadian wheat grower, however, is under disadvantages. He works by a single crop method, with little mixed farming, during a short, hot summer. For five months in the year the canals and rivers of Canada are frozen, and during this most important period the crop must find its way to British vessels across United States territory. The imports and exports of the Dominion are now permitted to pass in bond *by courtesy only* of the executive officials of the Government, not by treaty. If the Chamberlain policy of free import of Canadian wheat should be adopted, coupled with a tax or duty on wheat grown in the United States, how long would it be before the permission would cease and instructions be given to no longer pass Canadian imports or exports over American roads, but to subject them all to the payment of duty?

The preceding is an outline of an article which recently appeared in Bradstreet's, which, with regard to bonding privileges, shows the probable result of an extension of the Canadian tariff, including the withdrawal, on the part of Canada, of similar privileges to American railways. While this might cause considerable temporary hardship, perhaps nothing would more quickly stimulate the construction of adequate railway facilities, whether to the Eastern seaboard or to some point on Hudson Bay. If such lines were constructed the resulting benefit to Canada would more than offset any regret we might feel at the loss of carrying trade which would be suffered by certain American railroads and steamship lines.

Profit and Patriotism.

FROM the time Mr. Chamberlain first outlined his proposed preferential tariff, discussion has waged hotly both for and against. Arguments have been wrenched and twisted by friend and foe until, in many cases, all resemblance to the original has been lost. Meanwhile Mr. Chamberlain, evidently undisturbed in the pursuance of his plans, has called together a commission composed of able business men, whose duty it will be to frame a tariff scheme which shall commend itself to the good judgment of the English people. This must needs be the test of the commission's labors. Mr. Chamberlain possesses no inquisitorial powers to force his views on the British public, and must rely solely upon the strength of his position.

The English elector, like the Canadian, may consider profit before Imperial sentiment, but when profit and imperialism are combined, as in the present instance, there should be but one result.

Mr. Chamberlain has been frequently quoted as making this or that dogmatic assertion with regard to protection, but, if actions speak more plainly than words, the tariff commission is a direct refutation of the charge, and shows his evident intention of trying to fit the tariff to the needs of the country, and not the country to the tariff.

It has been said that the British elector will never consent to a tax on food, but the proposed tax on wheat must be taken into consideration with proposed reductions on other lines, such as tea and sugar. In any case it is "up to" the Britisher to demand a definite statement of the proposed tariff platform, and to use his franchise accordingly.

Some are misled in their estimate of the situation by a false conception of the comparative values of protection and free trade. It is quite consistent with protectionist views to admit that free trade might, under certain conditions, be the best policy for a nation, and it certainly proved to be so for England at a certain period of her history; but, where were the great colonies of England at that time? And where, indeed, was the great nation to the south of us? These were certainly not serious factors in the situation in those days. Free trade is said to be commercial competition on equal terms, but the terms are plainly unequal when a country like England throws open her ports to nations which, in turn, debar English exports by high tariffs. Something in the nature of retaliation or protection is the natural remedy.

NOTES

A Canadian trade commissioner in South Africa recently booked orders for over 48,000 plows.

In the House of Representatives at Washington, an argument was recently made by Mr. Sullivan, a Massachusetts democrat, in favor of reciprocity with Canada. Such a treaty, he declared, would defeat the Chamberlain project for improved tariff relations between Great Britain and her colonies.

The preference which Canada will receive after March 31st, from the New Zealand tariff, should be a valuable acquisition in many branches of trade. New Zealand's custom is well worth seeking, as her imports amounted in 1901 to $57,513,853. Of this amount only $205,266 worth came from Canada.

Mr. Jardine, Canadian Government representative in South Africa, regrets to say, that Canadians are slow to take advantage of the openings offered for trade. German and United States firms, by the introduction of the characterstic business methods that prevail in these countries, were laying hold of the trade that might be coming the way of Canadian manufacturers. Moreover, Canada cannot hope to successfully compete with those countries, until she has the same advantages; that is, an adequately protected home market.

The placing on the Canadian market of American goods at prices less than the cost of production may sound very well to some, but it should be remembered that every dollar's worth of goods so disposed of in this country by American manufacturers, helps to retard the development of Canadian industry. It should also be remembered that, to allow the American trusts to kill off, or obtain control of Canadian competitors by such means, will not benefit the Canadian consumer.

President Drummond emphasizes the fact that the tariff should be framed especially to meet Canadian conditions—that these conditions should be taken into consideration in regard to every individual item.

"The request of the provincial saw-mill men for an import duty on rough lumber, seems to us to be so reasonable, and so just, and so essential to the fostering of one of the most important industries of the province, that the Federal administration should not hesitate long before granting what they ask for."—*Nelson News*, B.C.

Mr. W. D. Reid, vice-president of the Reid Newfoundland Co., in a recent interview at Montreal, stated that at no time in the history of Newfoundland was its industrial prosperity so widespread. As to the confederation of the colony with Canada, Mr. Reid was of the opinion that if the question aroused any interest at all, the sentiment was adverse to union; but, as far as he could judge it was not a live issue at all, nor was it likely to be, even at the next election.

"Uncle Sam has only begun to accumulate a troublesome surplus of manufactured product. In the last fiscal year he was kept busy supplying his own customers. Now the question is, how to dispose of the increasing superfluity. It is to solve that problem that his salesmen are forcing business at cut prices on this market."—Address of B. E. Walker at the annual meeting of the Canadian Bank of Commerce.

In a ringing speech in the Manitoba Legislature, Premier Roblin introduced a motion strongly favoring the Chamberlain preferential tariff. The Premier's broad-minded stand for the integrity of the Empire brought enthusiastic cheers from all parts of the house.

An article in The Westminster Gazette states that a visit to Canada has disclosed the fact that resentment regarding the Alaskan decision has not altered the popular attitude towards Mr. Chamberlain's scheme. Canadians are Chamberlainites to a man. They are heartily in accord with a scheme which promises them profits and extends its advantages to Canada's best customer, the British consumer.

The fact that the press of the United States can see so little merit in the Chamberlain proposals, should be an additional argument for protection.

It is not thought likely that trade negotiations between Germany and Canada will be concluded until the fiscal question in England has been settled, although the German Government would be glad to settle the matter as soon as possible. The German sugar export which reached as high as 13,000,000 marks ($3,250,000), in 1902, has almost entirely disappeared.

Some Good Things From the World of Print

The Monopoly of Natural Products.

To what extent have the "natural products" of the earth been monopolized in the United States—such as coal, petroleum, iron, copper, lead, zinc, salt, phosphates and the like?

To what extent have the "natural monopolies," such as street railway franchises and the like, been monopolized?

These questions cannot be answered in a magazine article, nor will any attempt here be made to answer them, but only to show how rapidly the monopolization of these things are going on. It will be interesting to inquire whether the complete monopoly of them is inevitable.

The two greatest trusts in the world are the United States Steel Corporation and the Standard Oil Company. Both, although they are manufacturers and refiners, belong also to the class of natural monopolies. The steel corporation is estimated to control from 65 to 75 per cent. of the iron and steel output, and the Standard Oil Company has an almost complete mastery of the petroleum production of the United States, which is at present nearly one-half of the world's output.

The steel corporation, with stocks and bonds having a par value of $1,528,000,000, owns seventy-eight blast furnaces with an annual capacity of 6,500,000 tons of pig iron—about one-half the product of the United States. It owns 150 steel works and six finishing plants, with an annual capacity of about 10,000,000 tons of finished material. It owns about 75 per cent. of the ore mines in the Lake Superior region, 72,000 acres of coal lands, 18,500 coke-ovens, and 125 lake vessels.

The Standard Oil Company, with a capital stock of $97,000,000, controls petroleum refineries in all of the principal northern cities in the United States, produces about 70 per cent. of this country's total output of refined oil, and also controls oil wells in Pennsylvania, Ohio, and West Virginia.

There is one significant difference between the two trusts. The Standard Oil monopoly is founded upon secrecy. Its owners are not friendly to the publicity law which created the Bureau of Corporations at Washington, and will not assist it in obtaining information for the use of the President. The Standard Oil stock has never been listed on the New York Stock Exchange. It is traded in freely on the "curb," where it is not required to make any statements or reports. The company has never made any voluntary disclosure of its financial condition or trade operations. No Masonic lodge has ever guarded its secrets more closely. The same policy has been pursued as regards the other Rockefeller trust—the Amalgamated Copper Company.

On the other hand, the United States Steel Corporation has been a publicity company. Its financial operations have been conducted in the regular list of the New York Stock Exchange after meeting every requirement of the governing committee, of that in stitution. It has, moreover, made regular and very full reports of its financial condition, and has generally pursued the policy of taking the public into its confidence. As between the Standard Oil Company and the United States Steel Corporation, one as an example of secrecy in business administration, and the other publicity, the latter, measured by market prices, is a failure compared with the other, for while the stock of the Standard Oil sells far above par, the stocks of the Steel Corporation sell at figures which, from the Wall Street standpoint, are a public vote of "no confidence." But it may be questioned whether this is a complete test of the market value of publicity. The Amalgamated Copper Company is quite as secretive as the Standard Oil, and its stock has declined proportionately to that of the Steel Corporation.—*The World's Work*

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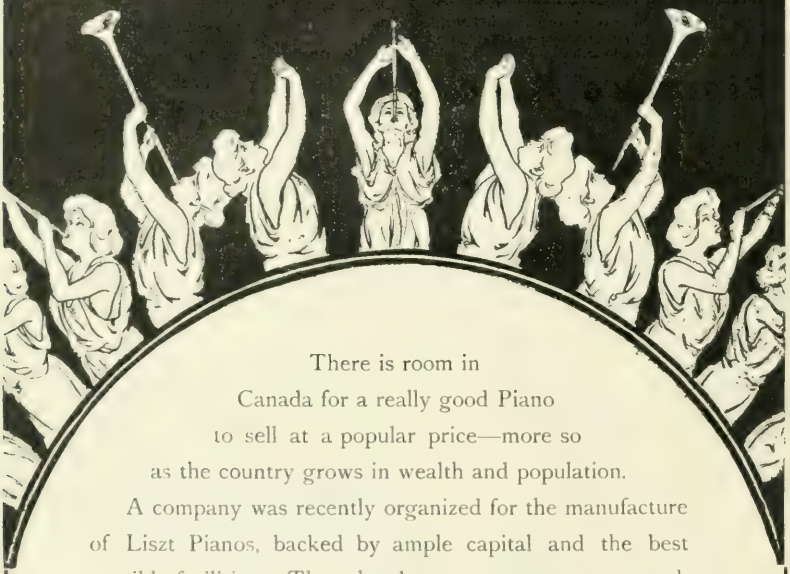

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Liszt Piano Company

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Glove Bargains

THE Four Items given below are reserved for our Mail Order Customers. The values are simply WONDERFUL. The Kid and Suede Gloves will be found as satisfactory as any Dollar Glove anywhere. Orders received during March and April are sure to be filled; later orders will be filled as long as the goods last.

Mail Order Special 10

59c.

Ladies' Real French Kid Gloves, Glace or Dressed Finish, two domes, neatly stitched backs. Shades Black, White, Tan, Brown, Grey and Mode. Made of genuine kid-skin, by one of the best Grenoble makers. This quality cannot be sold for less than $1.00 anywhere in Canada. Our Special Mail Order Price, per Pair 59c

Mail Order Special 11

59c.

Ladies' very fine French made Suede or undress kid gloves, two domes, Paris point back, self or white stitching. Shades Black, Tan, Mode and Grey, made by one of the best Grenoble makers. This quality cannot be sold for less than $1.00 anywhere in Canada. Our Special Mail Order, Price, per Pair. 59c

Mail Order Special 12

25c.

Ladies' Fine Frame Made Lisle Thread Glove, with lace palm and back. Black, White and Grey. Regular 50c quality. Our Special Mail Order Price, per Pair 25c

Mail Order Special 13

15c.

Ladies' White Net Gloves, with lace palm and back. Regular 25c. quality. Our Special Mail Order Price, per Pair..... 15c

Hosiery Bargains

THE Four Hosiery Items given below are reserved for our Mail Order Customers. We have provided quantities that ought to last through the Spring Season. However the values are so exceptional that we fear some of the lines will disappear in short order. Therefore, we can only guarantee to fill orders received in March and April. Later orders will be filled if we have the goods.

Mail Order Special 14

35c.

Ladies' very fine pure wool English made plain black cashmere hose, full fashioned with grey toe and heel or fashioned leg with seamless foot, medium weight. Would be extra good quality at 50c per pair. Our Special Mail Order Price, per pair.

35c or 3 for $1.00

Mail Order Special 15

25c.

Ladies' fine pure wool plain black cashmere hose, with white, red or blue silk embroidered fronts, medium weight, perfectly seamless, double toe and heel. Our Extra Special Mail Order Price per Pair..... 25c

Mail Order Special 16

15c.

Misses' and Boys' 2-1 rib black cashmere hose, with 6 fold tucked knees, double sole, toe and heel, good weight. English make, will give splendid satisfaction, sizes 6" to 9". Our Special Mail Order Price per Pair 15c

Mail Order Special 17

21c.

Misses' and Boys' very fine pure wool 2-1 rib black cashmere hose, with 6 fold tucked knees, double sole, toe and heel, good weight. English make, sizes 6" to 10". A good [illegible] per pair, Our Special Mail Order Price per Pair 21c

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12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th, 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	44,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance etc.	3,346 82
Accounts Receivable	965 90
Furniture and Fixtures	8,243 26
The Molsons Bank	201,735 25
Cash on Hand	5,470 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, C. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1892	$17,725.86	$3,648 51	
" " 1893	68,643.14	15,993.59	
" " 1894	174,696.04	43,650.88	$1,000.00
" " 1895	388,248.90	89,339.27	2,000.00
" " 1896	464,469.02	96,894.88	13,000.00
" " 1897	540,394.91	247,691.87	18,000.00
" " 1899	733,834.27	529,892.70	24,000.00
" " 1900	1,002,180.89	588,977.95	40,000.00
" " 1901	1,280,989.26	713,355.37	55,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " 1903	2,087,977.03	768,063.43	65,000.00

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
R. H. SANDERSON, Building Inspector.

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Capital, paid up	3,000,000.00
Reserve Fund,	2,850,000.00

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W. M. RAMSAY, J. P. CLEGHORN, H. MARKLAND MOLSON,
Lt.-Col. F. C. HENSHAW, WM. C. MCDONALD.
JAMES ELLIOT, General Manager
A. D. DURNFORD, Chief Inspector and Supt. of Branches
W. H. DRAPER, H. LOCKWOOD and W. W. L. CHIPMAN, Inspector — Assistant Inspectors

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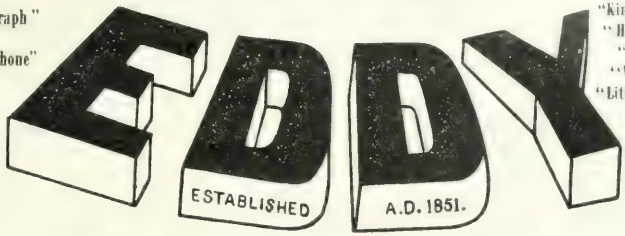

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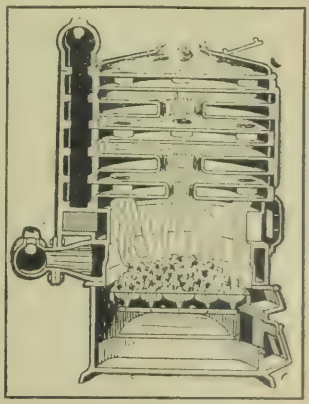

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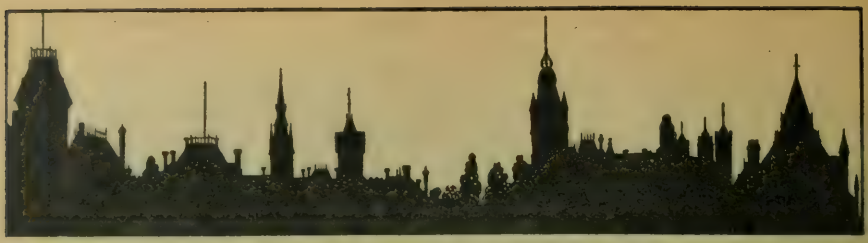

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THE NATIONAL MONTHLY

CONTENTS

THE STEWARD OF CRÉ — MALCOLM WEETHEE SPARROW

THE COUREUR DE BOIS — MARSTYN POLLOUGH POGUE

THE GRAND TRUNK RAILWAY (Illustrated) — J. MACDONALD OXLEY

LIZZIE BROWN FROM GRIFFINTOWN (Poetry) — "TELESPHORE LAROCHE"

THE GIANT (Poetry) — THEODORE ROBERTS

SYLVA OF SANNER'S SIDING — CHARLES GORDON ROGERS

WHERE THE WILLOWS GROW (Poetry) — HELEN A. SAXON

"A LITTLE CHILD SHALL LEAD THEM" — F. CLIFFORD SMITH

THE RIGHT OF CANADA TO MAKE TREATIES — LEX

THE OTHER SIDE OF THE CHINESE QUESTION — MRS. ARTHUR MURPHY

MAY 1904

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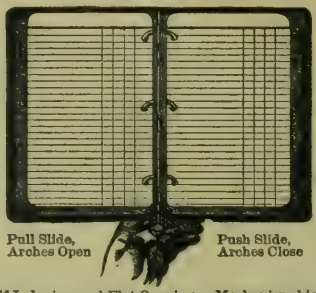

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The NATIONAL MONTHLY OF CANADA

CONTENTS FOR MAY, 1904

THE STEWARD OF CRÉ	By Malcolm Weethee Sparrow	241
THE COUREUR DE BOIS	By Marstyn Pollough Pogue	248
THE GRAND TRUNK RAILWAY (Illustrated)	By J. Macdonald Oxley	253
LIZZIE BROWN FROM GRIFFINTOWN	By "Telesphore Laroche"	267
THE GIANT	By Theodore Roberts	268
SYLVA OF SANNER'S SIDING	By Charles Gordon Rogers	269
WHERE THE WILLOWS GROW	By Helen A. Saxon	277
"A LITTLE CHILD SHALL LEAD THEM"	By F. Clifford Smith	278
THE RIGHT OF CANADA TO MAKE TREATIES	By Lex	283
THE OTHER SIDE OF THE CHINESE QUESTION	By Mrs. Arthur Murphy	286
CANADA FOR CANADIANS		289
WHAT OUR COUNTRY IS DOING		291
POINT OF VIEW		294
SOME GOOD THINGS FROM THE WORLD OF PRINT		296
INSURANCE		300

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THE
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OF CANADA

VOL. IV. TORONTO, MAY, 1904 No. 5

THE STEWARD OF CRÉ

BY MALCOLM WEETHEE SPARROW

Some years ago I came into possession of a packet of papers which belonged originally to my maternal grand-uncle. Among them, written in very good French, were many paragraphs pertaining to the following narrative which he evidently intended writing up, but neglected until death overtook him. I have listened many times to his verbal version of this strange adventure, until, with memory, and his carefully written data, to serve me, I feel that I can set down the story almost as he used to relate it.

I.

WHEN I undertook the delivery of despatches from Marshal Bertrand, at Elba, to General Moncey, in Paris, I placed my life in jeopardy. France was filled with spies and Royalists, yet there was a chance of success, and I took it. The Bourbon king was lording it over the people with such presumption that many a man hated him, and I believed that whatever I could do to help bring the Emperor back would be a service to my country. Moreover, a soldier is governed entirely by his sense of duty.

I was alone in the world, and had nothing to lose. My father had been killed in battle before I could remember him, and my mother had died of grief. I was an only child, and, with the exception of my uncle, the Baron de Cré, and his wife, my aunt Héléne, with whom I had lived since the death of my parents, I had no relatives whom I knew anything about. Unfortunately, however, I had quarrelled with my uncle, and with a feeling of bitter animosity had left the shelter of his roof never to return. I immediately joined the Grand Armée, and for nearly seven years served the Emperor faithfully, without once setting foot in the village, let alone the château of Cré.

In the course of time, however, my military services resulted in personal profit. I succeeded in winning the Emperor's favor, and rose from the ranks, until I was known as Captain du Morney, of the Guides, with a reputation for daring. So when the Marshal intimated that, under the circumstances, it would be dangerous to return to France, I began to forecast the adventure something after the manner in which an epicure anticipates a dainty morsel of food. When a man is alone in the world he can be a veritable bravado, if he chooses, and has the proper nerve, and it was owing to this, perhaps, that I was so determined to reach Paris. But I had not the slightest conception of the adventure which awaited me, and while it had very little to do with the Emperor's affairs, it proved a fortunate thing to me that it occurred while I was making this perilous journey.

The voyage from Elba to France was accomplished without mishap, in His Majesty's brig, *Inconstant*; yet, despite the fact that Captain Chautart, the commander of the vessel, made everything as comfortable for me as possible, I was more than ever convinced of being a poor sailor. You may be sure that I was not sorry when we

landed at Marseilles. Time was everything to me after that. Without a moment's delay I mounted my good horse and set out for Paris, stopping only at post-stations for rest and refreshment.

The weather was cold, and the roads were terrible. In many places it was as much as my horse could do to pull himself through the mire. I passed safely through Avignon, Valence, Lyon, but after leaving Auxerre, and shortly before reaching the village of Le Chien d'Or, my horse cast a shoe, and I was obliged to leave him at the village farrier's to have it replaced. While this was being done, I stepped over to the Inn of the Golden Fleece and called for refreshments.

There were quite a number of loungers here, drinking and gambling; some of them old soldiers, back from the prisons of Russia and Prussia, and I heard many a boast that the Emperor knew what he was about, and that he would not suffer his indignities much longer. This came from the veterans. The others, who were of the peasantry, were not so free to express themselves, but they nodded approvingly at anything the soldiers happened to say in favor of His Majesty, and this gave me considerable encouragement. Nevertheless, there were dozens of spies throughout the country, and I knew that the success of my venture depended largely upon my discretion, consequently I was careful not to enter into any of these political conversations.

Many of the noisy fellows whom I met at the Inn of the Golden Fleece were bitter against Marmont, Soult, Fouché, Tallyrand, the King and his nephews, and they swore at the fleur-de-lis in good round terms. One bold fellow, with a sabre slash across his cheek, shouted "Vive l'Emperor" whenever he drank, and the others, although they said nothing, drank their wine at a gulp, and smiled approvingly. During the time I was at the inn I did not hear a "Vive le Roi." Once I heard an "a bas le fleur-de-lis," and again I heard from the same veteran who was so enthusiastic in the Emperor's behalf, an "a bas le Duc de Barri." I looked to see what effect this would have upon his followers, but aside from a few smiles I could discover nothing.

In the midst of it all I heard the rumbling of carriage wheels outside, then the sound of voices. Being naturally curious, I stepped to the doorway to discover who had arrived. The carriage proved to be a travelling coach covered with mire, and as I looked out, a lady's face appeared at the window. I was astonished when the lady addressed me.

"Why, Captain du Morney," said she, pleasantly, and with marked surprise, "Is it really you?"

I was pleased to observe that it was Mademoiselle de Catinac, whom I supposed was at Naples with the Princess Borghése. She and the Princess had left Elba about ten days previous to my departure, and my attack of ennui, which followed, I attributed partly to her absence from the Island. When I beheld her my happinness threatened to exceed my surprise.

"Why, Mademoiselle," said I; "this is indeed a pleasure. But how does it happen that you are here?"

She glanced hurriedly about, then said very low:

"I bear a commission for the Princess. But why are you here? You have not grown tired—you have not deserted—"

"Not I!" was my quick rejoinder. "I am still in service."

"Ah!" she exclaimed, with a show of satisfaction. "Then your destination is—"

"Paris," I answered. "And yours?"

"Chateau de Cré."

"Parbleu!"

I was on the point of telling her that it was my uncle whom she would likely find there. But for some reason or other I did not. Later, however, she learned the truth. To account for my exclamation, I remarked that we would now be enabled to travel together as far as Cré, providing she did not object. I perceived that her maid was her only travelling companion.

"Let me assure you, Captain du Morney," said she, earnestly, "That I shall be only too pleased to have your company. The highway has been so lonely in places that Fanchette and I have been quite nervous, in spite of the fact that our postillions are armed."

In reply I remarked the unpleasantness of travelling alone, and asked if she would not alight and take refreshment. Such had

been her intention, and I immediately gave an order to the inn-keeper that she and her maid might be served in a private apartment. We chatted until refreshments were brought in, then I withdrew, and walked over to the farrier's to get my horse, and have him groomed and baited.

II.

Returning from the farrier's I found several rascally-looking fellows engaged in an inspection of Mademoiselle's carriage. The horses had been taken from it, and the postillions were not in sight. I did not like the inquisitive manner of these rough specimens of humanity, and I was satisfied that Mademoiselle would seriously object to their audacity; so, taking it upon myself to interfere, I rode up to them and demanded their business. They looked up at me with stupid expressions of surprise, and then exchanged glances with each other, as if unable to understand my presumption.

"Get away from there!" I cried, in as stern a voice as I could command. "Leave the carriage alone, and attend to your own affairs."

They all slunk back, but one man, who glared at me fiercely.

"Monsieur takes a great deal upon himself," said he, with a sneer.

"Monsieur will take more upon himself if you do not get away from there," said I, urging my horse to where the fellow stood.

He was a savage rascal, with a thick neck, heavy jaw, thick lips, low forehead, and black, snake-like eyes. There was something in the crook of his nose which gave his physiognomy a sinister expression. The countenance of an irritated bull-dog has given me the same feeling of uneasiness.

"Come, be off," I cried, with a flourish of my riding whip in the direction I wished him to go.

"We are not dogs, monsieur," he hissed, without moving out of his tracks, "and I shall go when it suits my pleasure."

I am not a patient man, I am bound to admit, and this impudent affront was more than I could bear. Without a moment's hesitation I rushed at him and struck him with my whip. As quick as a flash he drew a poniard from underneath his coat, and struck at me so savagely that to escape the blow I was obliged to pull my horse back upon his haunches. Then I drew my pistol, and the rascal made off, followed by his companions. I was sorry afterwards that I let him escape me so easily.

There were a good many scowls at me after this from the *canaille* that hung about, and not knowing what kind of a hornet's nest I had stirred up, I was glad when Mademoiselle de Catinac resumed her journey. Just as we were leaving, however, the veteran who had been so boisterous in the Emperor's behalf, came to me with a word of warning.

"Monsieur," said he, "you did not do well to strike Pierre Leloup. He is the very devil. Look out for him and his rascally crowd. They are a bad lot."

I thanked him, but tried to assure him that probably nothing would come of it.

"Which way do you travel?" said he, after a moment's reflection.

"To Cré."

"Parbleu! so do I," said he, "and if you and madame will not object, I shall accompany you. I have a good horse and pistols, and you may have need of my services before you reach Cré. Do you think madame will object?"

"If there is danger," I replied, "I am sure she will not. As for myself, I shall be glad of your company."

"I will be with you in a moment," said he, and left me to get his horse.

Could I have understood the deep-dyed treachery lurking beneath his words, I would have sent him about his business in double-quick time. But his proposition was so generous, and he appeared to be so much of a gentleman about it that I fell into his snare without the slightest suspicion of serious consequences. When I think of how easily I was deceived, I feel like a fool.

Meanwhile, mademoiselle's coach had started, and was whirling down the roadway, it being more favorable here for faster speed. I did not have long to wait. In less time than I had allowed him, the veteran returned, mounted upon a fine bay mare that pranced impatiently to be off.

"Now, monsieur, I am at your service."

said he. "And if your mount has as much spirit as Violette here, we shall be good comrades."

His mount was indeed a spirited animal, such as a soldier loves; but I assured him that mine could show considerable spirit also, when the occasion required, and to prove it, I set my spurs into my charger's flanks rather smartly, whereupon Demon (for so I called him) was awake in an instant and off at a gallop, the mare keeping pace beside him, in spite of the mire.

We soon had the coach in view, but not wishing to ride too close, brought our horses to an easier pace, and began to chat.

I now discovered that my companion was inclined to be profane, and more than once I wished him in the bottomless pit, for which he seemed well fitted. The lady in the carriage would have been shocked by his language and that she might not overhear, I hoped to keep him at a distance.

I learned that I was riding with Lieutenant Montluc, of the Old Guard Cuirassiers. He was returning from captivity in Prussia to his home at Cré. He was a staunch Bonapartist, and was deeply grieved at the Emperor's downfall. He could not understand how it had come about, but finally ascribed it to the fact that some seventy or eighty thousand French soldiers had been detained as prisoners in Russia and Prussia. Could the Emperor have availed himself of these, he thought the catastrophe never would have happened. But when I reminded him of the desertion of Marmont and Berthier, and how the marshals had demanded the Emperor's abdication almost at the muzzle of the pistol, he began to swear at their treachery in a most unpleasant manner.

In this way we traversed several kilometers, and without realizing it, allowed mademoiselle's coach to get out of sight. Then putting our horses to the gallop we hurried on. Ten minutes later we turned a bend in the roadway and came upon a spectacle which was anything but agreeable. The carriage had stopped, and mademoiselle, Fanchette, and one of the postillions, were earnestly inspecting the back part of it.

"Pardieu!" exclaimed Montluc, "there is a mess for you. The back axle is broken."

"How do you make that out?" said I, with a feeling of uneasiness.

"Why, do you not see how the tops of the hind wheels lean in?"

It was true. The axle was broken in the middle.

Now, I have seen the wheels of gun carriages knocked to pieces by the enemy's bullets; I have seen ammunition wagons blown to atoms by the enemy's shells; I have seen the axles of ambulance wagons snapped like pipe-stems, when the wheels jolted into ruts, and worst of all, I have seen the wagons of the commissary department stuck in the mud so tight that they had to be abandoned, but I cannot recall any feelings of regret which would compare with those I experienced as I dismounted to inspect the broken axle of mademoiselle's travelling coach. There we were several leagues from anywhere, with a gruesome forest on either side of us, a lonely road ahead of us, two women on our hands, a disabled carriage to deal with, and perhaps the devil to pay for it besides. It was indeed discouraging.

"Can it not be mended?" inquired Mademoiselle de Catinac, in innocent earnestness.

"Oh, yes," I replied, rather unpleasantly I am afraid. "A blacksmith could do it, but we have no blacksmith, and we have no forge."

And with a shrug I stooped down to examine more closely.

Montluc had dismounted also, and stood quietly looking at the broken axle, with his arms folded and his chin between the thumb and forefinger of his left hand. I could have kicked him for his apparent indifference.

"It can be mended," said he, presently.

"I have thought so myself," said I, with a show of sarcasm.

"If we had some poles—"

The postillions hunted around and got poles.

"And some straps—"

The postillions brought all the straps that could be spared from the harness.

"The thing can be done," said my friend, the lieutenant.

Then, with the use of the poles as levers, the straps as secures, and a pleasant flow of powerful language (*sotto voce*, of course,

on account of the ladies), as a relief to our pent up feelings, we succeeded in mending the axle so that it would carry to the next post-station, which was the village of Cré. My uncle's château was about half a kilometer this side of the village, and it would not be long before mademoiselle, at least, would be at her journey's end. But we had lost considerable time, and the sun was beginning to lower in the west. Immediately about us were mystic shadows, and in the distance an impenetrable blue haze. The air was redolent with the odors of the forest, and the birds chirped lazily as they sought their nests. Night was approaching, and it was a matter of no little concern on my part that we should resume our journey without further delay.

III.

While remounting I noticed that Montluc stood listening, with his face turned in the direction we had come. Following his example I listened also, and presently caught the faint clatter of galloping horses in the distance. For about three minutes the sound increased until we could distinguish the cadence, and realize that several horsemen were approaching.

At this juncture Montluc examined his pistols. Taking the cue from him, I drew my own pistols from their holsters and made sure that they were ready for immediate service. A strange feeling of uneasiness crept over me, and I wondered if anything of a more serious nature was about to happen. Then, to my surprise and great relief, the sounds began to diminish, and in a few moments more had died out altogether, leaving us to believe that the horsemen had turned off into another road.

"*Sapristi!*" exclaimed Montluc, with a show of impatience. "They—"

His words were lost to me as he sprang into the saddle. His mare started before he caught the opposite stirrup, and he jerked her up unmercifully. He was angry, though for what reason I could not tell for the life of me. He settled immediately into his saddle, then, as if repentant of his cruelty, he leaned forward and patted his mare's neck. In another moment I was beside him, Demon prancing to be off.

"I wish we were out of this with the women," said Montluc, stroking his mare's neck, and arranging her mane.

"Do you think—" I began, but he interrupted me.

"I don't know," said he, with a solemn shake of the head. "But I feel it in my bones that something unpleasant is going to happen. I had the same sensation at the battle of Leipsic, and before night I was wounded and a prisoner. That man Leloup, I am told, is a well known renegade who would stop at nothing."

"Do you think he has followed us?" I asked, with an uncontrollable feeling of uneasiness.

Now, I have never been known to show the white feather, but on account of mademoiselle and her maid, I could not restrain my anxiety.

"I cannot say," replied Montluc. "But I would not put it past him. He is a reprobate by nature, and that blow you gave him will not be forgotten. If he has followed, there will be others with him."

For a short distance we rode in silence, with my imagination conjuring up some very exciting scenes, any one of which might possibly happen; but I gave these thoughts no tongue.

"How far do you suppose it is to the château?" I asked presently, more for the want of something to say than anything else, for I perhaps knew as much about it as he.

"About a league," he replied.

"Would it not be well to go faster?"

"I am afraid not. That axle will stand very little now. Jolting may break it down again."

"Well," said I, after a moment's reflection, "if it comes to the worst, we shall have to fight. We could hold the rascals at bay while the women get out of the way at least. If they can succeed in reaching the château, their danger will be over. As for us—"

I shrugged my shoulders and patted the pistol handles sticking out of their holsters before me.

Montluc turned in his saddle and looked back in an earnest manner.

"It is hardly possible that we shall be disturbed now," said he, presently. "The

horsemen we heard were evidently not the men we fear. They have taken another route.

"For mademoiselle's sake I hope you are right," said I. "If the Baron de Cré knew of her prospective visit, he would no doubt ere this have sent some one to meet her."

Then, for the want of something better to discuss, I told him about the Baron de Cré being my uncle, and that on account of my quarrel with him we had not seen each other for several years, to which he listened without much comment. He gave me to understand that he had been away from home so many years himself that he knew comparatively nothing concerning the village, the château, or even Monsieur le Baron. But he informed me that once when quite a lad, monsieur had caned him for trespassing. He laughed over this incident, and it afforded me considerable amusement.

"I do not know," said he, finally, "that is to say, I am not sure, but it seems to me I heard that the old baron was dead."

In my surprise I looked at him quickly, but he had turned in his saddle and was looking back.

"Oh, that cannot be possible," I exclaimed, "or I should have heard of it myself. I am the next heir to the estate, and Monsieur de Corbonneau, my uncle's notary, would have hunted me up immediately. I remember hearing that my uncle was severely wounded at Salamanca, but he has recovered. He has not been in service since the Spanish campaign, however, and I have learned that, like the poor Duc d'Abrantes, his mind has been affected from his wounds. But he is still alive I can assure you."

"Well, perhaps I am mistaken," said he, "but it seems to me that a rumor of the old baron's death was circulating while I was in Prussia. However, I may be mistaken. The news that floats into a military prison is not always reliable."

I was sure he was mistaken, but the conversation ended here, and for a time we rode in silence, with anxious eyes upon the axle of mademoiselle's carriage, the wheels of which were floundering heavily through the mire.

"It will hold all right," said Montluc, presently, and with no little satisfaction. "If it will stand this it will stand anything."

"If it will hold half an hour longer," said I, "we shall reach the château; then we shall find out about the baron."

Montluc guided his mare carefully around a quagmire, and came back to my side.

"I presume, monsieur," he began, with an expression of countenance which I did not like, "you would not be sorry if what I said about the old baron being dead were true?"

"Of course it would mean a great deal to me," I replied, with the knowledge stealing upon me that if my uncle were dead, I should become a rich man, and should be no longer dependent upon my sword. "I am the only living heir. My uncle had no children, and my aunt died two years ago."

He listened with a tantalizing smile upon his lips. My horse at this moment sank into a quagmire up to his knees, and Montluc held his thought until poor Demon, with my assistance, had gained a better footing.

"I suppose you expect to come into your inheritance sometime or other," said Montluc, as we rode on. "That is, of course, providing your uncle has not married again."

"He is too old to marry," I replied, quickly. "There is no danger on that score."

"Oh, I am not so sure of that," said my companion, with a laugh. "Old men do some very strange things, you know, and when it comes to the question of women, as the saying goes, there is no fool like an old fool."

"Quite true," I answered. "But I give my uncle credit for better sense."

"Well, it is to be hoped your confidence has not been misplaced. And yet it is strange how that bit of news about the baron's death runs through my mind. I forget, too, just where I heard it."

"Oh, it is some other baron, no doubt, with a similar sounding name," I suggested. "For instance, there is Brea, and Tré, and Tourné."

"Possibly," he answered, "or it may have been a mere trick of the mind."

By the time we had emerged from the wood, and the roadway was becoming better. Then we turned a bend, and in the distance

discovered the tower, gables and battlements of Château de Cré, peeping out from the trees of the park, which surrounded it, while just beyond, the light of the setting sun was shimmering upon the wimpling waters of the Yonne. I felt like shouting for joy. During the time we were in the wood my nerves had been at a pretty high tension. I had expected something to happen at any moment. But now, with a good road before us, a few minutes more would find us at the château.

"'There will be no danger now," said Montluc. "Leloup will never venture here. If you are agreeable we might ride on ahead and announce mademoiselle's arrival.

At this moment I saw several horsemen galloping up the driveway which led to the château. In another moment they disappeared through the massive gates beneath the tower, which opened and closed automatically.

"What does that mean?" I asked of Montluc, whom I felt sure had seen the horsemen.

"Not knowing, I am unable to say," said he. "But I presume it is some of the baron's people getting home. Shall we ride forward, monsieur?"

I did not know what my reception would be, after so many years, but believing that the old do not recognize the young as readily as the young recognize the old, and trusting to the hope that nearly seven years had changed me beyond recognition, I thought it might be safe to venture into my uncle's presence, without giving him cause to recall the incident of the prodigal's return.

As we reached the carriage, Mademoiselle de Catinac looked out and addressed me.

"What is it, Monsieur du Morney?" she queried, a little nervously. "Why do you go forward? You are not leaving us, I hope?"

"Oh, no, mademoiselle," I answered. "But the château is in sight, and we were about to ride on, to announce your coming."

She seemed greatly pleased that her journey was nearly at an end and was quite agreeable to the idea of our riding forward. But had I known what was in store for us all, I should not have been so eager to leave her behind. As it was, however, we went forward at a gallop.

IV.

As we approached the château, strange as it may seem, there was not a living thing in sight. Montluc urged his mare to a faster speed up the hill, and I, in my exuberance, strove to keep Demon ahead. It was a lively race, and in a few moments we were at the entrance to the courtyard. I shall never forget our reception.

Suddenly, as if by magic, the gates flew open, and we dashed through, only to encounter a number of armed men.

With a thrill of alarm, I drew my horse back upon his haunches. A ruffian sprang forward and grabbed my bridle rein. It was Leloup. Before I could recover, I was lifted from my saddle, disarmed, and dragged down a damp, stone stairway, into an apartment which gave forth a most disagreeable odor; then pushing me through a doorway, into a small cell-like room, my captors withdrew and locked the door after them. It was all so quickly accomplished that I was unable to do anything more than struggle.

Presently I heard the rumbling of wheels and the sound of horses' hoofs in the courtyard. Then came the piercing shrieks of women's voices, followed by angry exclamations and the hurried trampling of feet. My blood boiled with rage. Evidently Mademoiselle de Catinac and her party had been as unmercifully dealt with as I, but just what this diabolical treatment could possibly mean was beyond my power of comprehension. Surely the devil was in it somewhere.

For myself I was uneasy; for mademoiselle, enraged, and I wondered if Montluc had undergone the same treacherous reception. As we entered the gateway I was in advance, and was seized so quickly that I did not see what happened him. Moreover, I was in such a flurry that taking an interest in another's welfare was quite out of the question. For all I knew, Montluc might have been killed in an effort to escape, yet I had heard no pistol shots. But for me, my career as the Emperor's courier was at a standstill. There I was, mewed up like a rat in a trap, in a cell of Château de Cré, the palatial domicile of my uncle, and the cherished home of my boyhood. Surely the vicissitudes of life are remarkable.

(To be continued)

The COUREUR DE BOIS

By MARSTYN POLLOUGH-POGUE.

BETWEEN the seventeenth year of his life and the fortieth, Henri Cadotte, of the Canadian Geological Survey, travelled twenty thousand miles on snow-shoes, and in canoes, through parts of British North America that were represented by blank spaces on the map until he explored them.

At the end of each trip he returned to Ottawa with a great deal of geographical, topographical, geological, ethnological, and other scientific data, wrote an exhaustive report, and a few magazine articles, drew detailed, accurate maps, and at the dining tables of his friends and in the smoking rooms of the clubs, he told an odyssey of hazard, encounter and sport that delighted his hearers, and filled them with envy. Most of them were young men of adventurous spirit, within whom the nomadic tendency was strong. Their work kept them in their offices, but they yearned for the keen, free life of the forest, the wild life which their ancestors, pioneers, fur-traders, *coureurs de bois*, had lived.

After a couple of months in town, Cadotte, feeling the wander-lust stirring within him again, organized another little expedition, and disappeared again into another unexplored part of the immense Canadian wilderness.

In the autumn of 1890, Cadotte and his party, with faces brown as umber and muscles as hard as wire rope, came back to Ottawa from the mother-forgotten wilderness that lies between the Great Slave Lake and Hudson Bay. It was then that the explorer told his friends that he would never again dip a paddle or make a snow-shoe track north of forty-six.

"I have made my last trip," he said. "I am forty years old, and I am going to spend the remainder of my life in town. I am getting too old to endure the hardships and discomforts of the Long Trail."

His friends were surprised. They expressed their convictions.

"You can't do it," they told him. "You can't live in town. The wilderness holds you in a spell. You may force yourself to remain in town until spring, but the desire of the old, keen life will rowell you, and you'll follow the wild geese northward in April."

But the long wanderer declared that he was sincere, and he bought a pink brick house, having a lawn with three maple trees in front, and a little vegetable garden behind, and he married a very pretty girl, with great masses of ink-black hair, red lips, and frank, boyish eyes that were full of shadows. She was very sweet and winning, a good housekeeper, and very much in love with her big, quiet husband. She tried to make him happy, and his home comfortable.

It was the comfort, the dainty breakfasts, the nice little dinners, and the petting he received in the long evenings beside the cheerful fire in the dining-room, his love for his wife, and his delight in her beauty, that kept Cadotte at home all winter. It was not until the last week of March, when one day his gipsy blood suddenly thrilled to the sweet sorcery of the Northern spring, that the wild fire of unrest was kindled within him, and he knew that his friends had spoken the truth.

But he remained in the city a month afterward, finishing the scientific work which had kept him busy during the winter, and

arranging his affairs as men do when death's shadow falls black across the road they must tread.

Then he was drowned one black night in the mighty river that swings in a great curve around the city. At least, that was the deduction of all his friends, and if one considered the circumstances of the case, it was the only inference one could make. He had been seen paddling away from the wharf of the canoe club boat-house that evening. The river was in flood and full of floating ice-cakes. He had told the caretaker of the boat-house that he meant to paddle across the river. The man had kept a light burning on the wharf all night to guide the explorer back, but Cadotte had not returned. His canoe had been found next morning, bottom upwards, wedged between two ice-cakes, which were aground on the river bank below the city. But his body was not found.

His wife, to whose credit he had left a large sum of money in a bank, sat in the pink brick house weeping, weeping, weeping. She had loved him.

Cadotte was not drowned. He did not die, in the ordinary sense of the word. As far as the civilized world's business went, he died. He died to his wife, and to his Ottawa friends; he died to civilization, its colorless, enervating, indoor life, its worries, its triviality, its conventions, its lack of perspective. In his folly he had married a city-bred woman, and settled down to live the limited life of a city man. He wondered at his short-sightedness. He loved his wife, but he loved the wilderness and wild life much more. So he had emancipated himself.

The pity of it was that he did not realize that his wife loved him with such a great love, that she would have been as happy and content with him in a birch-bark teepee on the shore of Abittibi Lake as she had been in the pink brick house in Ottawa. He would be much happier, he told himself, in the woods with his wife than without her. He loved his wife. He was no misogynist. Already he was thinking of an Indian girl, who would cook his meat, mend and wash his clothing, and keep his cabin clean. But he had decided that it would be less cruel to leave his wife alone in her comfortable home in the city, than to take her away from the gay social life she had always led, to what would be to her, he thought, a life-long exile in the lonely forest. "She would be as wretched and unhappy in the wilderness," he had assured himself, "as I would be in town."

This was how he had reasoned, but he was wrong. His wife loved him better than her very life, and would have gone anywhere with him.

On the day his wife and his friends in Ottawa were setting up a cenotaph to his memory, Cadotte, clad in Mackinaw, and smoking a short brier pipe, was paddling quietly along the north shore of Lake Temagami, in the bronze shadow of the mighty spruces, whose heavy arms droop low in the languor of age, over the white sand beach. He felt the surge of a deeper happiness than he had ever known when sitting in the pink brick house in Ottawa with his wife on his knee. The infinite peace and freshness of the April morning, the solemnity and mystery of the forest, and the beauty of the spreading lake, raised his heart to song within him.

Northward from the shores of Lake Temagami to the long beaches of James Bay, the dark forest of pine and spruce stretches in gloomy majesty. Within its boundaries lie ten thousand lakes of snow-cold water, and a thousand rivers flow both north and south through it.

In the summer time this vast and ancient forest is the sanctuary of silence, and mystery hangs over it like death's shadow. Sometimes the wind mourns in the bronze boughs; sometimes a wolf bays like a hound; sometimes the neighing of a loon breaks the solemn stillness that broods over a wine-dark lake; the swinging chanty of the whip-poor-will may be heard by night, and the pleading miserere of the white-throat sparrow by day. Here and there the stuttering roar of a long, sagging rapid fills the air, or a leaping cataract sends up a deep bellowing. But these sounds do not disturb the great silence.

Through this primeval forest Cadotte

paddled slowly northward. A month later he came to Muhquah Lake, and when he had stretched his little brown canvas tent among the tall pines on the west shore, he paddled over to Muhquah Lake Factory, the Hudson Bay Company's trading post on the east shore, for bacon and flour, tea, sugar and tobacco.

"No one at this isolated post," he told himself, "will recognize me." But he was mistaken. John Ross, the factor of the post, was an old acquaintance. They came face to face at the factory gates. No one else was within earshot.

"Why, Cadotte!" exclaimed the factor; "I heard you were dead, drowned in the Ottawa!"

"Why, Ross!" cried Cadotte, "I thought you were at Abittibi!"

Then without another word the two men entered the factor's office, where John Ross took down a bottle of whiskey from the mantel shelf and they drank, standing up. Then they sat down and drank some more, and Cadotte told his story. "It was the only thing I could do," he concluded. "The little woman will be much happier in the city without me than she would be here in the woods with me, and I can't live in town."

The factor thought of the little woman, sitting alone in the pink brick house, and his heart was touched with pity. A plan of beautiful simplicity suggested itself to him.

"Cadotte," he asked, "you're French, aren't you?"

"I am," answered Cadotte, "but that's not relevant."

"It is," said the factor. "You're French, and therefore you're impulsive. You have acted on an impulse in this business. You should have consulted your wife before dying. Perhaps she would have been glad to come up here with you. Perhaps she would have been glad to go anywhere with you, and live anywhere with you. You're a fine, big, red, healthy man. Your wife must have loved you. Don't you know what a woman's love is?"

"She told me she loved me," said Cadotte. "I know she loved me, but—"

"How long do you intend to stay in your camp on the other side of the lake?" interrupted the factor.

"Perhaps a year," answered Cadotte. "I think I'll build a cabin of spruce logs; it's a beautiful place.

"But you don't want to live alone," said Ross. "You ought to have a woman. I heard of a fine girl to-day. She's a good cook and will keep your cabin neat and clean, and she's a pretty girl, too, if all I've heard is true. If you want her I'll send for her, and send her over to your camp when she comes."

Cadotte supposed that the factor meant an Indian girl, a woman of the Ojibway people, or an Algonkin maiden.

"I should be greatly obliged if you would do so, Ross," he said. "It's very good of you. Of course, I want a woman."

Two hours later, when Cadotte was half way across the lake on his way back to his camp, John Ross called to him his two best canoe-men, a small French-Canadian and a large Scotch-Algonkin.

"Take the new eighteen-foot canoe," said the factor, "and go down to Mattawa. When you come to the town you will mail this letter at the post-office. Then you will wait in Jean Boisseau's hotel until a woman, young and handsome, comes and asks for you. Then you will bring the woman back to this post in the canoe."

Half an hour later young Pierre and old Donald, with the letter that the factor had written to Cadotte's wife, paddled away from the landing. The factor stood on the end of the wharf and watched the beautiful birch-bark canoe slipping away down the sunlight-varnished lake; and, when it slewed around a spruce-covered point, and disappeared, he listened until the sound of the paddle handles knocking on the gunwale was inaudible. Then he stepped into his own canoe, and paddled over to where Cadotte's camp-fire flickered in the shadow of the pines on the opposite shore.

Fiona Cadotte sat alone in the pink brick house in Ottawa aching with grief. Many women there are who can go down among the shadows, and sit awhile with brooding hearts, and then come up into the sunlight again. But Fiona Cadotte was not one of

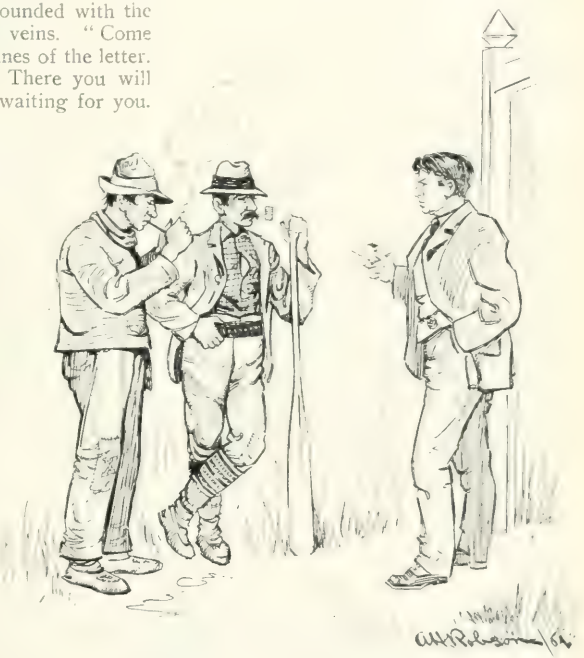
those. She could not forget. Her love for Henri Cadotte had opened the gates of Paradise; for six months she had lived within the gates; then she had been driven out by Death, and the gates were closed forever, as she thought. But one day the factor's letter came, and the gates swung open again.

As she read the letter, deep joy surged through her, and brought hot tears to her eyes. A great happiness bounded with the fuming blood through her veins. "Come to Mattawa," ran the last lines of the letter. "Go to Boisseau's hotel. There you will find two of my canoe-men waiting for you. Their names are Pierre LaPointe and Big Donald. You may trust them. They will bring you safely to Muquah Lake."

She turned to her desk where there was a time-table of the Canadian Pacific Railway. Mattawa is on the line of the Canadian Pacific. She found that one of the great transcontinental trains would leave Ottawa within two hours and would reach Mattawa early in the evening. A wave of impatience swept over her.

The next morning, when there was nothing to show that day was on the road, only a faint milky glow on the eastern sky above the gloomy spruce forest, Pierre and Big Donald paddled away from Mattawa with Fiona Cadotte in the middle section of the canoe. The morning was dusky and cold. Rapidly the stealthy canoe slid up the river, and the ragged spruces, black against the sky, swept by in procession on both banks. The spectral shapes of the morning mist zigged and zagged upon the surface of the water, and raised themselves and stood on end like gray spindles and distaffs. Then spreading out filmy skirts, they seemed to join hands and pirouette in a wide circle around the canoe, then, drawing closer, seemed to make obeisance. Soon a spreading flush of silver put out the stars. Gradually a broadening sheet of yellow brightened the east. Presently the yellow deepened into orange, and the crimson sun rolled above the ragged forest.

Two weeks later, half-an-hour after sun-



down, when only the last red embers of the sunset fire were left upon the wide hearth of the west, the canoe rubbed her gunwale against the landing at Muhquah Lake Factory. The factor grasped one of Fiona Cadotte's hands, and she stepped out upon the squared logs. The factor's wife caught the girl in her arms, and presently the two women went up to the Factory through the gathering dusk.

Late that night Cadotte sat beside his camp-fire, thinking, thinking, thinking. The

lifting flames filled the open space around the fire with dancing shadows.

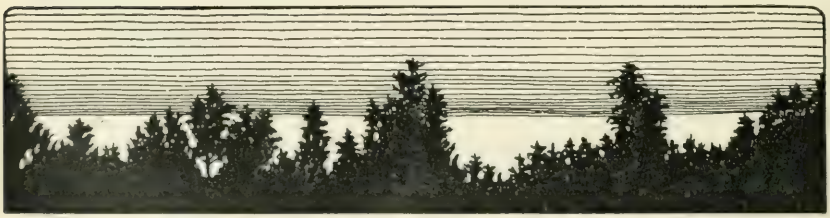
The wind had gone to sleep in the forest. The fire breathed and sobbed, and from the dark colonnades of the woods, Cadotte seemed to hear soft whisperings and murmurings and the sighing of a thousand sleepers.

Every night since his first visit to the trading post across the lake, Cadotte had sat beside his camp-fire reproaching himself, and trying to decide what to do. The factor's words: "Perhaps your wife would have been glad to come up here with you. Perhaps she would have been glad to go anywhere with you, and live anywhere with you," haunted him.

Suddenly he heard the thudding of a paddle handle on the gunwale of a canoe, and a few minutes later he heard the bow of the canoe rasping on the sand of the beach. He sprang to his feet and strode toward the shore. He saw through the blurring darkness the black shape of a canoe with a single paddler kneeling in the stern, backing away from the beach, and the dark loom of a familiar feminine figure approaching him with quick, light steps. He stood petrified with astonishment for a moment, and then

he sprang toward her, holding out his arms. His heart leaped with joy.

"Fiona, Fiona, my dear little woman!" he cried.



THE GRAND TRUNK RAILWAY

By J. MACDONALD OXLEY

STANDARD TRAIN—GRAND TRUNK RAILWAY

NOT many railways upon this continent have been so much talked about of recent years as the one that divides with the Canadian Pacific system the great bulk of the traffic of the Dominion, besides doing a large amount of business in the United States.

As one of the oldest roads in the world, the Grand Trunk naturally has a very interesting history, only the merest outline of which, however, can be given in this article

It speaks highly for the enterprise of the men of Montreal, in the early part of the last century, that no sooner had the news of the success of Stephenson's experiment in transportation over rails by means of steam-propelled carriages, reached their ears, than they began to consider whether this method could not be adapted to their country. As a result of their cogitation, the Champlain and St. Lawrence line was constructed in the year 1836. It ran from Laprairie, across the river from Montreal to St. Johns, and was at first laid with wooden rails, and worked by horse-power.

But a brief experience made it clear that so primitive a "plant" would never do, and accordingly, in the following year, iron rails replaced the "wooden flanges," as they were called, and horse-power gave way to steam.

This little line was the beginning of the Grand Trunk that now includes many thousands of miles within its system. It was shortly after extended to Rouse's Point, N.Y. Political disturbances, together with business depression, combined to put a damper upon further construction, and it was not until 1845 that a charter for the Atlantic and St. Lawrence Railway was obtained. In the same year the Great Western was incorporated, and a little later came the Montreal and Lachine, the Lake St. Louis and Province, and Toronto, Simcoe and Lake Huron, subsequently the Northern, all of which in the end became merged in the Grand Trunk.

These roads had many initial difficulties to overcome, but this did not deter the Canadian people from formulating plans for far more extensive undertakings, a trunk reaching from Sarnia on the lake to Halifax on the ocean being regarded not only as a pleasant possibility, but an essential requirement.

The most important part of this, namely, that between Montreal and Toronto, was arranged for by Sir Francis Hincks in 1852, who secured the passage of a bill incorporating the Grand Trunk Railway, the Government guaranteeing £3,000 sterling towards the cost, and the famous firm of English railway builders, Messrs. Peto, Brassey, and Betts, accepting the contract for construction.

BONAVENTURE DEPOT — MONTREAL.

It was really a tremendous undertaking, this building the longest line of railway in the world, through a sparsely settled country, with wages and material much higher than they are to-day. But it was carried through with remarkable courage and vigor, if not with the same record-breaking speed that distinguished the construction of the

Canadian Pacific a quarter of a century later.

In July, 1853, the first pier of the Victoria Bridge at Montreal, so long one of the wonders of the world, was begun, and in the same month the road from Longueuil, opposite Montreal, to Portland, Maine, was opened. In October, 1856, the first passenger train made the trip from Montreal to Toronto, and each year thereafter saw the addition of new branches, principally in Ontario, whereby connection was established with such growing cities and towns as Hamilton, Collingwood, Goderich, Stratford, Sarnia, and so forth. The Victoria Bridge was crossed by the first passenger train in December, 1859.

which seemed quite imposing then, but are insignificant when compared with those of to-day.

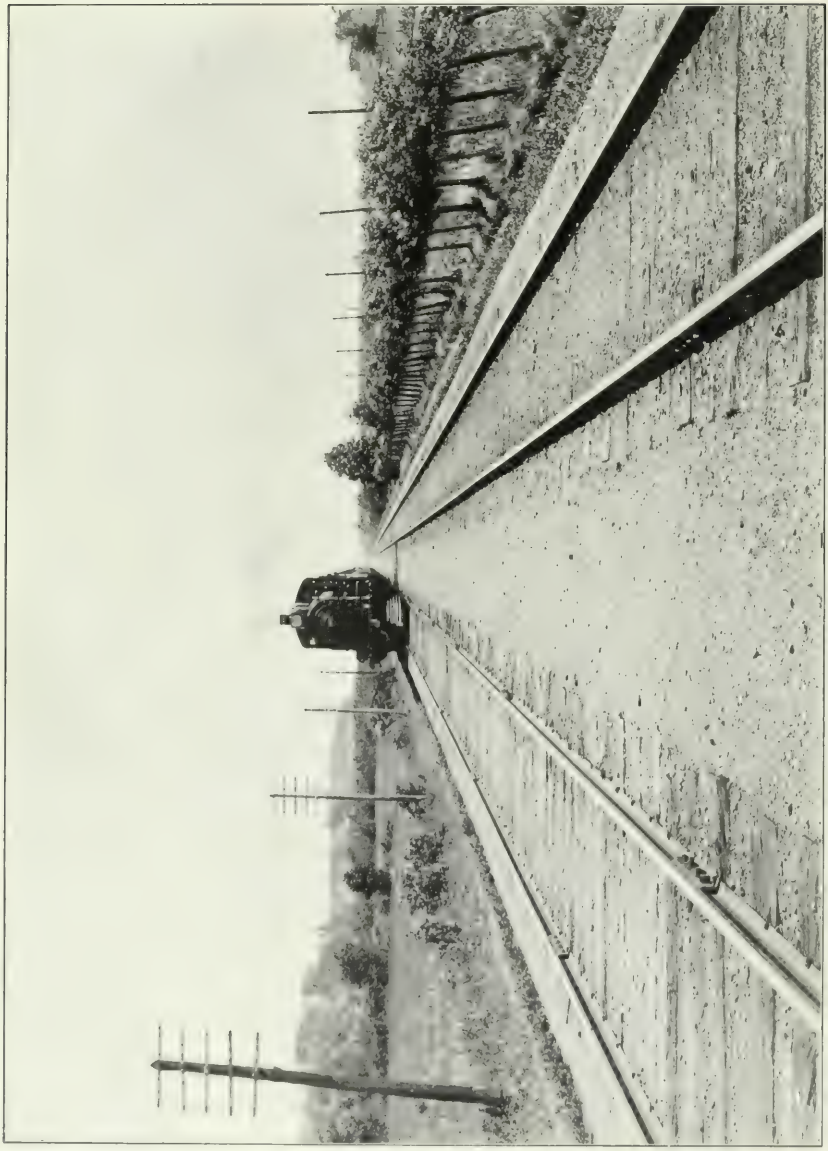
The severe and prolonged commercial depression which affected both Canada and the United States put a stop to all railroad extension for nearly a decade, and rendered the maintenance of the roads already established a very difficult problem. As soon as the cloud lifted, however, steps were taken to open up adequate connection with the railway systems of the Republic, and by the acquiring of the Buffalo and Port Huron line, the Grand Trunk was brought to Fort Erie, just across the river from Buffalo. The next step was the building of the International Bridge, which, when

GRAND TRUNK STATION, HAMILTON.

By this time the Grand Trunk system comprised nearly 1,000 miles of track, extending throughout the whole Province of Canada, from the waters of Lake Huron to Riviere-du-Loup in the St. Lawrence, and also to the Atlantic sea-board at Portland. Its total receipts for that year were £500,000, and its expenses £453,000, figures

finished in 1874, admitted the Canadian railroad to the United States.

The Company was now in a position to compete for a share of the all-rail traffic between the rapidly developing Western States and the Atlantic sea-board. The Michigan Central was handling all the Grand Trunk business between Detroit and



"INTERNATIONAL LIMITED."—GRAND TRUNK RAILWAY.

Chicago, but W. H. Vanderbilt, fearing a troublesome rival, gathered this line into his great system, and it was necessary for the Grand Trunk to secure a route of its own to the emporium of the West.

This was not accomplished without overcoming the fiercest of opposition, and the most disheartening of difficulties. But section by section the line was bought or built, and in April, 1880, the Chicago and Grand Trunk was opened from Port Huron to Chicago, thereby adding a feeder of the utmost importance to the system.

Thus the work of extension and consolidation went on from year to year, the Midland, the Great Western, the Northern, and the North-Western roads in Canada, and the Detroit, Grand Haven, and Milwaukee, the Toledo, Saginaw, and Muskegon, and the "United States and Canada" roads in the United States being absorbed, until at present the mileage of the Grand Trunk stands at the imposing total of 4,186 miles.

In overcoming the natural difficulties wherewith it had to contend, the Grand Trunk has given the world some of its most notable illustration of triumphant engineering skill. The Victoria Bridge, cross-the mighty St. Lawrence at Montreal has already been mentioned. This splendid structure was the greatest thing of the kind in the world at the time, but hardly less remarkable was the subsequent alteration of it from a dark, dirty, tubular, single track affair, with no accommodation for either vehicles or pedestrians, to a noble open-work steel bridge with double tracks, carriage-ways, and side-walks, the astonishing transformation being carried out without a day's delay of traffic in the whole term of

GENERAL OFFICES, G. T. R. — MONTREAL.

THE DUNDAS VALLEY—NEAR HAMILTON.

construction, which was completed in December, 1898.

Comparing the new bridge with the old, we find that the former weighed 22,000 tons, as against the latter's 9,000 tons. It is 66 wide, instead of only 16, and 60 feet in height, instead of 18; and yet its cost was only $2,000,000, while its predecessor cost $7,000,000, showing the wonderful decrease in the cost of bridge-building due to improved methods of construction. Including approaches, the new bridge is 9,144 feet in length, and has 25 steel truss spans, whereof the widest is 330 feet.

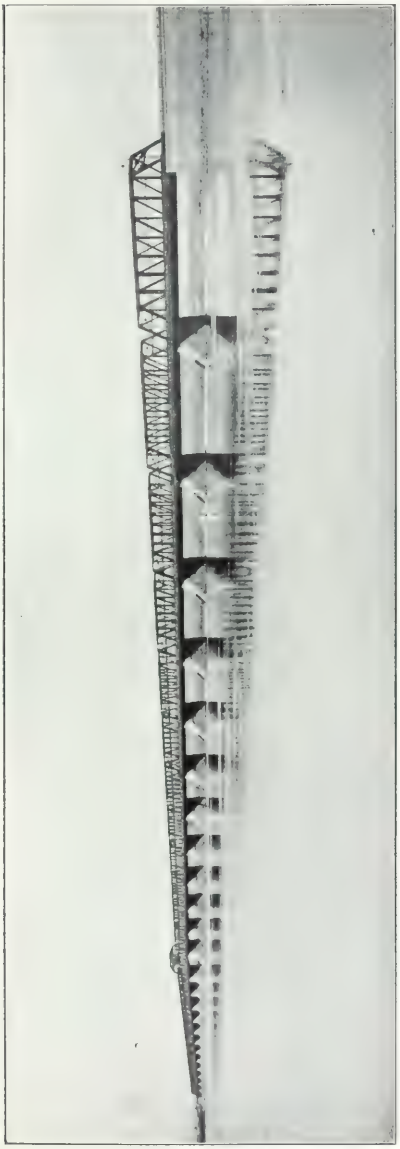
Not so impressive in appearance, but of hardly less consequence in every way, is the great St. Clair Tunnel, which connects Sarnia in Ontario with Port Huron in Michigan, and thus dispenses with the tiresome, inconvenient, and at times dangerous system of ferry transfer between those points, that had hitherto been necessary. It is the longest submarine tunnel in the world, the tunnel proper being over 1,000 feet in length, and the approaches adding nearly 6,000 feet more.

This vast work, which was completed and opened for traffic in December, 1891, has been a vital factor in the consolidation of the Canadian and American divisions of the system, and has, by its facilitation of the traffic, entirely justified the far-seeing enterprise of its builders.

One other great achievement remains to be mentioned, namely, the spanning of the stupendous gorge of the Niagara River a little below the Falls. This was first accomplished by means of a suspension bridge, which commanded the admiration of the world for its grace and strength.

But, as in the case of the Victoria Bridge, the demands of the ever-enlarging traffic exceeded the capacity of this structure, and it had to give way to a beautiful single arch steel bridge, which provides much ampler accommodation for both train service and highway travel.

This bridge also was built without interference with the traffic, the new one being put together around the old, which was then removed piece-meal, the work being finished successfully in July, 1897.



VICTORIA JUBILEE BRIDGE—MONTREAL.

According to the last financial statement of the Grand Trunk Company, the total of the stock and share capital was about $205,000,000, whereof $115,000,000 composed the common stock, upon which no dividend has ever been paid, nor is likely ever to be paid, and the balance the guaranteed, and first, second, and third preference stock, on which dividends have been paid with more or less regularity. In addition thereto, the Canadian Government advanced altogether some $15,000,000, the entry of which among the assets of the Dominion makes an imposing item, even if there be no possibility of recovering either principal or interest before the end of time.

Although, altogether Canadian in its

MARY LAKE—LAKE OF BAYS.

field of operation at the outset, and still doing the bulk of the business within that field, the Grand Trunk Railway has always been an English enterprise. With the exception of the Government advance abovementioned, little or no Canadian money has been invested directly in it, and to this day the semi-annual statements of accounts are made out in pounds sterling, instead of dollars.

It need hardly be said that the task of administering the affairs of a great and constantly growing enterprise from across

ROSE POINT—GEORGIAN BAY.

the Atlantic could never prove a shining success, but in spite of the manifest disadvantage of such an arrangement, the conservative British shareholders persisted in its maintenance until the year 1895, when a change of policy was determined upon. Sir Henry Tyler, who had been president for many years, resigned, together with a number of directors. A new board, having Sir Charles Rivers-Wilson, the eminent financier at its head, was elected, and a few months later, Mr. L. J. Seargeant, then General Manager, was called to London to take a seat at the Board there, while Mr. Charles M. Hays, a railroad manager of very high reputation, was secured from the United States, to assume charge of the system, with such powers as none of his predecessors had possessed.

The new era began on January 1st, 1896, and it may be said at once that it has justified itself in the amplest manner. The policy of the management has been one of friendly intercourse with rival, as well as connecting, lines, as may be seen from the fact that joint arrangements for running powers over various portions of the line have been made with the New York Central, the Canadian Pacific, and the Wabash Railway Companies.

The part played by the Grand Trunk in the development of the Dominion cannot be overestimated. To this system do the people owe the means of inter-provincial communication, which exercised a powerful influence in promoting confederation, and to-day in many of the richest sections of Ontario in particular, the Grand Trunk is the link between them and the rest of the world. Without its network of steel rails they would be badly off indeed.

Until a couple of years ago, the Grand Trunk seemed content to abide within the boundaries of that part of Canada lying east of Lake Superior, leaving its great rival —and ally, so far as maintenance of rates between competing points is concerned—the Canadian Pacific, in undisputed possession of the glorious North-West, with its illimitable potentialities.

But in this regard, likewise, there has been a pregnant change of policy, and the

vast scheme of the Grand Trunk Pacific, which involves a continuous line from the Atlantic to the Pacific sea-boards, has been so far perfected that its carrying out would seem to depend only upon mutually satisfactory conditions as to guarantees of stock and grants of land being arranged with the Dominion Government.

The details of the contract between the Grand Trunk Pacific Company and the Dominion Government, as ratified by Parliament at its last session, have been so fully discussed that they need not be rehearsed. The total length of the road is put at 3,300 miles whereof 1,800 miles, viz., from Monckton to Winnipeg, are to be built by the Government, and the remainder by the company. The national section, as it may properly be called, being leased to the Company for a term of years, and then becoming the absolute property of the country.

At a rough estimate, the cost to Canada will reach a total of $75,000,000, this including the cost of the national section, and the subventions to the Company; and what will Canada get in return?

She will get a national transportation highway whose underlying idea, as has been well pointed out by a Western writer, is that the Dominion shall be opened from the Atlantic to the Pacific by a railway lying so far north of existing lines of transportation that it will develop new territory for almost its entire length, more than double the breadth of inhabited Canada, and provide access to lands where millions of people can find homes for themselves and abundant scope for their energies. Cheaper transportation of grain, a short route to the Orient—these and matters of this class are only incidental to the master conception.

Finally, a most important aspect of this great undertaking is the international one. The Canadian Pacific has done much to make Canada known to the world at large by first establishing a splendid line of trans-Pacific steamers, and just recently a fleet of trans-Atlantic vessels. The rich and profitable trade of the Orient has been brought

ON THE MAGNETAWAN RIVER.

A HIGHLAND STREAM—HIGHLANDS OF ONTARIO.

our way to a remarkable extent, and when we have a second transcontinental line, with its subsidiary steamship lines on both oceans, the increase in the world-traffic passing through our Dominion will be beyond our present experience. As compared with the Great Northern, or the Central Pacific, the geographical advantages are all with us, and we would be recreant to our high heritage if we failed to appreciate and appropriate our magnificent opportunities.

In the preceding pages, only the commercial side of the Grand Trunk Railway has been considered. But one must not omit to make at least a passing reference to the less practical and more picturesque features of the road. It has every possible attraction for tourist travel. It opens the way to some of the loveliest and the most sublime scenery upon the continent. All that is beautiful or impressive in lake or river, current or cataract, mountain or valley, meadow or forest, towering crag, or verdant lawn, may be enjoyed by one who travels over the lines of the Grand Trunk, surrounded by all the conveniences and luxuries of the most modern service.

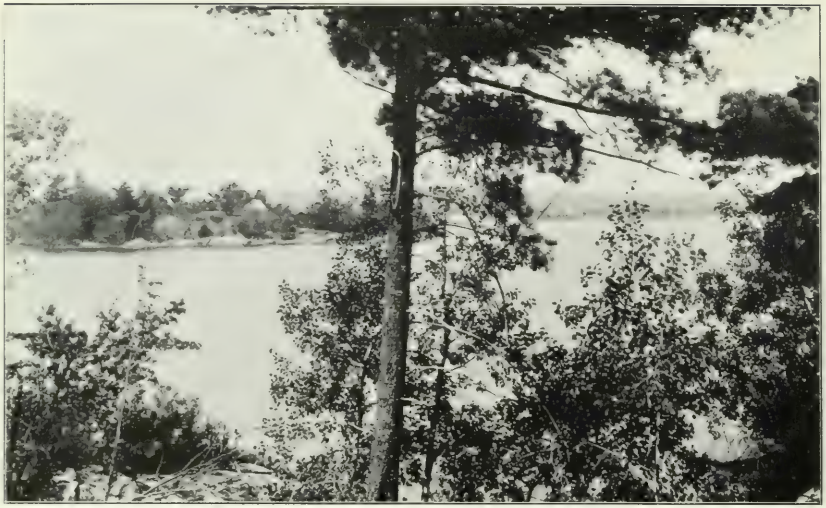
The increase of the total receipts by nearly $5,000,000 in one year speaks volumes for both the development of the country and the excellence of the management of the road.

That this increase may continue should be the hearty wish of every loyal Canadian. The prosperity of the railway means the prosperity of the Dominion—the growth of the railways means the growth of the Dominion—the fortunes of the two are inseparably associated. With the Grand Trunk and Canadian Pacific crossing our continent, and the Canadian Northern, of which we shall speak in another article, working on towards the same consummation, we shall have the land that, above all others, offers the most substantial attractions to the best class of settlers, adequately supplied with railway facilities, and we shall soon have the great population which is now our supreme need.

PORT COCKBURN—MUSKOKA.

ISLANDS ON THE FRENCH RIVER.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto



JUNIPER ISLAND—KAWARTHA LAKES.

LAKE ROSSEAU—MUSKOKA.

LAKE MUSKOKA.

THE RAPIDS OF THE FRENCH RIVER.

THE EEL RIVER FALLS—KAWARTHA LAKES.

NIAGARA FALLS.

Lizzie Brown From Griffintown

BY "TELESPHORE LAROCHE"

One day on de street young lady I meet,
I speak her one pretty *bon jour*,
I make little koff and my hat take it off
And I say will you come little *tour*?

She look on my eye and den on de sky,
She tell me dis and she laff,
"Go hon you big fool, you just come from school
And me—I am not little calf."

"May be I am fool just come off de school,
You wear mutton coat if I am,
If I not see your eyes, I was not surprise
If it is you are dear little lamb."

She laff on his face, on his eyes, ev'ry place,
She put it small glove on my arm,
And she tell me, "Messieur, I be glad for see you,
Wit' your compliment I am much charm."

"Do you live on de Wes'"? and she tell to me yes,
And I say dat my road she's de same,
"I will go hon your place,"—don I see by his face,
She have some suspecks off my game.

She say, "dat's no use, we must introduce,
She ax what your name anyway?"
I respond, "my dear lamb it is Johnny Montcalm,
And I live on de Lane of Dupre."

"You are very kine, I tell to you mine,
I trus' you don't give dat away,
It is Miss Lizzie Brown, Seventeen, Griffintown,
Near hon to de Square Market Hay."

When to come on his door—you be dere before
We stop little while for good-bye,
I ax I can call, she say not at all,
But I 'speck she mean yes wit' his eye.

Next week after dat I put my plug hat
And I dress just as swell as can be,
I was ring on de bell and polite I was tell
Dat I come for Miss Lizzie to see.

His modder was dere and she shout up de stair,
"Oh! Lizzie come down on your dood."
Presently I was hear sweet voice on my ear,
As dere on de door she was stood.

Miss Lizzie was glad, but his modder was mad,
Talkin' fast I can't tell what he say,
"I don't want Italyan peasoup or Frenchman
For come take my Lizzie away."

After dat my dear fren, many time call again,
To Lizzie I'm tole what I feel
When I'm tole her dis she give me big kiss
And say what her heart I was steal.

Oh, Lizzie, I tell, my heart it was swell
Like sponge on de water you throw,
We make marry next spring, and I give her small ring,
But I'm 'fraid dat your modder say No.

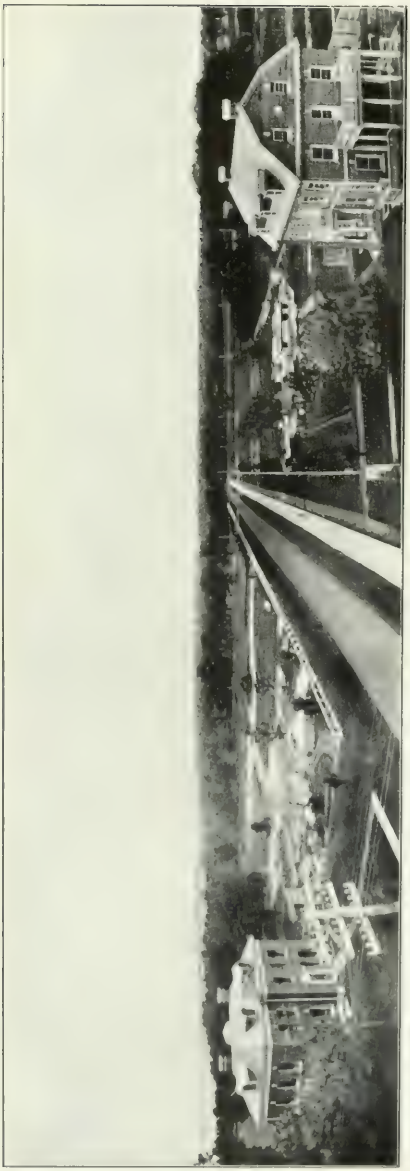
Den I call Mistress Brown, come de parlor sit down,
(Pass hon kitchen I say to Lizzie)
I 'splain all de case and I watch hon his face
What his modder was gone say to me.

"Are you Yankee, Bob? what kine of a job,
You got Mister John anyway?"
"I respond dear Madam, I be one foreman
Wit' two dollar fifty a day."

And de nice Irish girl dere is not on de worle
Anyting for beat dat I can't guess,
When she's marry Francis, Joseph or Baptiste,
So his modder was laff and say "Yes."

* * * * * *

I gone tole you so, dat's one year ago,
What I marry dat dear little lamb,
We have small little boy, and he's got Lizzie's blue eye,
And we call dat John Patrick Montcalm.



HIGH PARK BOULEVARD—TORONTO
Line extended to High Park, built by the York County Loan and Savings Company

THE GIANT.

Somewhere a giant awoke. . .
His bed was of sodden leaves.
Red maples flamed at his eaves.

He shaded his eyes with his hand—
(His old eyes, wide and kind),
And over the pleasant land
He saw the autumnal smoke,
Blue and hazy and low,
Blurring the hills behind.

He turned from his bed and drew
His shield from the nitch of the wall,
And over his shoulder threw
His blanket of drifted snow.
He took his spear from its place—
Ice-shod, aurora-plumed.

Somewhere a giant awoke;
And out of his lodge in the North
Silently issued forth,
To a bitter task foredoomed.

The rivers, amber and clear,
Stilled as his feet drew near—
Sobbed at touch of his breath.
The smoke of enraptured hills
Faded, and thinned and sped.
The trees sighed "Death"—
And lo, the year was dead.

THEODORE ROBERTS.

Sylva of Sanner's Siding

By Charles Gordon Rogers

In the school-yard of a western Ontario village two boys quarrelled and fought, while the "cause" stood by—little, pale-faced, plain, but for the wonderful beauty of her large and earnest eyes.

At last one of the knights was thrown to the hard and grassless ground; where he lay, stunned, beaten and bruised. And now the lady moved.

"Don't mind, John," she said, bending over him, one little hand upon his dark and tumbled hair. Then she raised her head to the victorious Orlando.

"Go away," she said, commanding him no less with her great eyes. And Orlando, worshipping, went.

She was the child of the hotel-keeper, whom he hated, because he had killed, and wantonly, his dog, the boy's little shaggy, shabby, faithful friend. But to balance the account of his enmity against the house of Johnson, he loved Sylva, the daughter thereof. If only she had reciprocated, he might have felt that the account of wrong was balanced, too.

From a knot-hole in the school-yard fence he watched them go hand in hand, down the lane, ignoring the familiar short-cut through the clover meadow. They turned into the white and dusty high road that ran by the river. The bruised knight was seeing the Lady Sylva home to the hotel. From the top of the log fence of the lane, himself screened by the hazel bushes, Orlando saw them stop in the road, and kiss solemnly, once, twice, three times. There was much balm upon the lips for the bruises of John, but that same balm was salt in the eyes of the loveless Orlando.

At the school-house Orlando stood, and with the sharp blade of his jack, eradicated two names that, with the same blade, and much more trouble if compensating delight, he had carved in the yellow boards. Then he went his way home, with a heart of lead.

* * * * * * *

The Pooh-Bah of Sanner's Siding—agent, operator, baggageman and yard-master, all rolled into one—smiled grimly as he recorded the intelligence ticked off in the operating office that Number 17, west-bound freight, had started from White River to beat the elements as far as Silver Creek.

"There's a grade," reflected Sanner's greatest railway official, as he rubbed his hands by the little red-hot stove in the waiting-room. "There's a grade not a thousand miles this side of White River that'll make Number 17 lie down and holler for help before she's half-way over, I'll bet you." But the little red-hot stove did not take the bet. Possibly, by way of the stove-pipe and the chimney, it got a tip from the wind as to the state of things along the line east.

The storm was out of the north-east, driving across the lake, screaming through the hemlocks, and beating in its rising force and fury at every cabin and shack between the railway line and the foot of the granite hills. At four o'clock the brief day died—a narrow, dull red slit over the horizon, like a sullen eye upon a grey world. The snow came in desultory flakes at first, then the sky seemed to fill, and in two hours it lay deep over rail and road, while the cuttings were drifted to the height of a mogul's driving wheel.

Sylva walked to the window, and stared out at the storm beating with icy fingers against the panes.

"Don't go to-night, John," she said entreatingly to the tall young man who stood moodily regarding her.

"You won't come?" he said, in answer. The unwonted hardness of his tone hurt her.

"Don't tempt me," she said, standing before him, her hands clasped before her. Her words, her attitude, her look of appeal, tempted him, and he caught her and held her close, kissing her mouth and eyes and hair. He felt her nestle closer to him, and believed that he had won.

"Say you will go with me, Sylva. The east-bound is late, and so much the better for us. Meet me at the end of the path. There won't be any path to-night, but Love will find the way. And we will be in Grandopolis and married in the morning. Say you will come, Sylva. If not now, only God knows when. And I have loved you all my life."

She nestled still closer. The prospect was sweet—to be his wife. They had talked of it when she was ten. Then the recurring thought of duty smote her again, with a hand of ice. She drew away from his arms, and, without meeting his eyes, she walked again to the window and the voice of the storm.

"Don't go to-night. See what an awful night it is. Wait until—to-morrow." She kept her white face close to the glass, staring out, but seeing nothing. At last, he was silent so long, she turned. He was gone.

For a few moments she stood dazed. The full force of what it would mean to live without him now struck her, and she covered her eyes with her hands, pressing the lids hard, to shut out the vision of such loneliness. Then, with a cry, she flung wide her arms and ran into the big, bare hall, flinging wide the outer door.

"John," she cried out. "Come back. I'll go."

In her wild fear, she forgot that trains were late and roads blocked and bound. But for answer, the storm, as if in mockery, flung back his name, and, as if with a whip of scorn, struck her blindingly in the face. Before her, the snow lay half her height, drifted across the path. In truth, there was no path to-night, but Love would indeed find a way. Hatless and cloakless, she plunged into the giant clouds, that in an instant wrapped her about, and covered her from head to foot.

Battling with the storm, she struggled on, calling Carew's name. Lights danced before her—white and red and green—in a whirling mist.

Johnson, battling with the elements, met Carew in the storm. They recognized each other, but did not speak. Johnson swore an oath that was swallowed up by the storm. He hated the young schoolmaster because of his culture, his education, his books, but most of all because of his influence over Sylva. He knew Sylva cared for Carew, and he hated Carew all the more for that. However, there would now be an end of such idiocy. Carew had been dismissed by the School Board on the ground of incompetency. At this thought Johnson chuckled. The young fool was going away; the sooner the better. Sylva would now bend a more attentive ear to the more profitable, if less poetical, avowals of Jim Curtis. At this point in his reflections, the hotel-keeper stumbled over the form of Sylva, huddled, almost buried, in a white mound.

When he recognized her, he swore. When he realized that she was unconscious, he picked her up, and ploughed onward to the house.

The wanness of her features and frailness of her form, as she lay on the lounge in the "parlor" did not touch him. He thought of Carew, and his anger rose.

He forced some whisky between her white lips, and, because of the vileness of it, she came to life. When she realized what had happened, her pent-up emotions overflowed in tears.

Some of the "boys," coatless, heavy-booted, had come in from the kitchen, and stood staring. Some laughed.

"See here," said Johnson, seizing her arm. The pressure of his hand made a mark that lingered for days. "You've got to quit on this, d'ye hear?" He turned to the boys, and told of the incident.

The boys looked grave, and sympathetic. The loss of Sylva would affect their own well-being. They must stand by Johnson.

"It ain't right," said one. "A girl must think of her duty to her parent."

"You wasn't going to elope, was y', Sylva?" said another.

Johnson grew red with sudden rage. "If I thought that, I'd—" He clinched his big hands. Never had he hated the schoolmaster, his learning, his talk, as much as at this moment. As to Sylva, he had never understood her vague ambitions, her natural refinement, her dreams. She managed the house, worked like a slave, and that was enough.

"Get into the kitchen," he commanded. "We can't wait all night for supper." She passed without a word, but with head high, from the room. Jim Curtis followed, but came back, sheep-faced. The boys laughed.

"If the school-teacher's been puttin' ideas into her head," said one of them. "I don't know but what some of us ought to—" He rolled his eyes interrogatively at the crowd.

Johnson smiled wickedly. "He's down at the station, waiting for the east-bound."

"He'll wait awhile. There's plenty o' time. The east-bound's three hours late now."

"If he's been talking running away to her, I'll give him one lesson before he goes." Johnson's expression was not pleasant to see.

"No need to be rash," drawled one. "But—" They gathered about the table, their heads together. When at last they drew apart, laughing boisterously, Johnson invited the crowd into the bar. The parlor connected with the bar. Ere they passed in, some one slipped out unseen by a door that led into the yard.

When at last, after numerous "treats," they tramped noisily into the kitchen, they found the hired help there, but not Sylva. The girl, a stupid Scandinavian, said quite truthfully that she did not know where Miss "Yonson" was. Johnson, suspicious of collusion, flung her an oath, and ran, heavy-footed, upstairs. He found a candle burning in his daughter's bare room—the only light on the subject. He came down the uncarpeted stairs as tunefully as a keg of nails, accompanied by a harmonious string of select oaths.

"Gone," he roared, flaming. "Hat and coat this time." He seized his own, starting for the door.

"Come back and keep cool," said Curtis, the unruffled fiancee. 'They can't go nowheres. Th' train's late, and the roads all blocked."

Johnson saw the truth of this. He was in a rage, but he was vitally hungry, too. He sat down and ate like an animal, which was his way. Later he would satisfy the appetite of hate.

Ere the meal was concluded the operator came in.

"Plough's been along," he remarked, in reply to the general look of enquiry, as he sat down and helped himself liberally to the bouillon. But the question their eyes had asked, their mouths being too full for coherent utterance, was not satisfactorily answered by reference to the passing of a plough. "Road's all clear now to Silver Creek," he continued pleasantly, as he peppered his plateful. "Number 17's stuck on Patterson's grade. Gang's gone out from White River to get her over. The storm's lifting, and things are better west. Number 2's making up time, with a clear track east of Sudbury. She'll be along here I guess in less than two hours." The last sentence struggled through a liberal mouthful of bread and bouillon, but it was sufficiently distinct for Johnson's ears.

"Did y' leave the teacher all snug in the waiting-room?"

The operator suspended mastication for a brief moment, out of mild surprise. "Why, no. What would he stop there for?"

"Didn't you know he was goin' to Grandopolis on Number 2?"

"Well, perhaps he is, if he can foot it to Silver Creek in time."

"What's that?"

"Number 2 ain't going to stop at Sanner's to-night," said the operator, serenely unconscious. "First stop east of Stag Harbor is Silver Creek, for water. She's cutting out all the flag stations, and some regulars besides. She's got some high muckamuck aboard, who is travelling on affairs of State, and has to cross the pond by the first boat. She's coming along."

Johnson sprang up, fuming. The pota-

tions of the bar were in his head. The operator, surprised, looked about. The presence of the hired girl, gazing stolidly at him, and upon whom his glance fell, suggested the absence of her young mistress.

"Where's Sylva?" he remarked.

"Oh, you don't know," snarled Johnson. He was pulling on cap and mittens.

"Upon my Sam," said the operator, fervently. Then, in a flash, he saw. Someone, he did not know at the time who, had flung open the station door and enquired for Carew. He had been busy over the key at the time, and without looking up he had tersely replied that the schoolmaster was footing it to Silver Creek. At that, leaving the door open, she had disappeared as quickly as she had come.

"Something's got to be done," he muttered, as he watched Johnson and his following depart in the direction of the railway line. He knew them to be a rough lot, and the hotel-keeper the roughest of all. He had always felt sorry for Sylva, and liked Carew. Had he known, he could have lied comfortably, and, by delaying Johnson, given the pair a better start.

Following Johnson and company at a respectful distance, he saw them at last get the section-men's hand-car and place it on the rails. There was much disputation and many oaths, as they all located themselves; but at last they were off.

"They'll overhaul them, sure enough, that way," reflected the operator, as he stood between the rails, along which rang dully the message of the departing car. "If the hounds had walked, I'd back the hares. They'll hear them coming, of course, and can leave the track. But that wouldn't do any good. It isn't too dark for Johnson's eyes to see the marks they'd make in the snow if they struck into the bush, or down a crossing. The snow's too deep."

For a moment or two more his thoughts, too, were deep, as he stood by the semaphore, caressing his chin. Then, suddenly, he ran, leaping over the rails, to the station, hastily unlocked and flung open the door, and in another instant was bending over the key and calling Silver Creek.

Carew, the familiar station lights of Sanner's Siding behind him forever, walked, stumbled, blundered on, caring little how he stepped or strode. His eyeballs burned, his heart raced in its beating at one moment and at the next seemed to have run its course.

He upbraided himself for having remained so long at Sanner's, since Sylva, who had held him to the place and made its wilderness a Garden of Hesperides for him, had deceived him at the last. Then, at the next turn of thought, he lashed his pride for having made him leave her there, alone.

The wind was blowing in his teeth, straight down between the rails, and yet he could have sworn that a cry—the sound of his name—came upon the wind. He paused, intently listening, then pivoted swiftly, and stared along the westward track. And at last, Sylva, running unsteadily, appeared through the whirling mist; and he ran to meet her, with giant strides.

"Take me with you," she gasped, as Carew caught her close. Their hearts beat fast together, hers from the stress of her exertions, and his in its new-found joy.

"Come," she said presently. "I've got my breath. We must go on. They will follow us."

Carew understood. "Can you walk so far?" he asked, anxiously.

For answer, she caught his hand, and together they ran, head down against the storm, for a little way.

"It's a long way, Sylva. But if you tire, —why, I'll carry you."

"John, do you think he can catch us?"

"He shan't have you," said Carew, stoutly. "But we must beat him to Silver Creek. And we must beat the express, too. She's picking up time. Are you good for a little run?"

They ran in silence. Then she told him what she had overheard when listening in the bar. Carew's blood ran hot with anger, but for her sake he only laughed. It seemed strange, laughing there, in that grey-white narrow world, walled in by snow piled high by the wind and the plough. There was no sound save that of their soft footfalls and a weird murmuring and moaning of the wind among the heavy timbers rising high on

either side. Across the narrow space between the fir-tops of the forest, broken clouds were scudding southward. The wind had veered to the north. The snowfall was ended; the air grew colder and the drifting increased.

Sylva broke the long silence.

"I brought this," she said, halting, and drew from her pocket a flask. "When I was listening in the bar some inspiration made me think we might want it."

"Bless the inspiration," said Carew, as he unscrewed the top. "Drink, fair lady."

Sylva with an effort swallowed a little. Neither of them had had food since noon. Carew took a sparing swallow, and put the flask in his pocket. But each was benefited. They hurried on with renewed energy.

"They were a rough lot," Carew reflected "If we should be overtaken—" Sylva broke his reflections, as if divining them.

"I brought this, too," she said, and put a large-calibre Smith and Wesson in his hands. "I took it out of the drawer in the bar, because—because I thought he might take it himself."

"You are a jewel, indeed," said Carew. "If the worst came to the worst—it might serve to hold them off, you know. But we are going to get to Silver Creek *first*."

"Is it much farther?"

He calculated how much he could safely lie. He looked about, at the black forest, at the sky, as if they were familiar signs to him of longitude and latitude. At that moment his trained ear caught what was nothing more than a whisper along the rails. On the pretext of tying a shoe-string, he bent over the rail. He stood up with fresh energy, fresh strength and determination, and, catching Sylva's hand with a bantering word, ran on; and when she faltered, laughingly he picked her up, nestling her to him, and strode on to Silver Creek.

* * * * * * *

A young man, fine-featured, tall, well-knit, in clerical clothes, walked up and down the platform of the station at Silver Creek. He had conducted three services upon the previous day, driven forty miles to accomplish that, and during this day had visited a score of families in the settlement. He had done good work, and was tired in body, but his mind was at rest. He would have a good report to make to my Lord the Bishop on his return to town.

The operator of Silver Creek turned from his key and addressed the sole prospective passenger by the east-bound express.

"Like a little fun?" he said, standing in the doorway.

"Fun?" echoed the young clergyman. He stepped into the warmth of the station waiting-room.

"Well, not exactly, I guess. My friend at the key at Sanner's Siding says that a friend of his has run away from there with a girl, and that her father and a pretty rough lot are after them. The pair started to walk to this place, to take the train you're waiting for—she won't stop at Sanner's—and the gang are after them on a hand-car. He wants me to go out on a hand-car and meet the fellow and the girl, and get 'em here ahead of the gang that's after them, and the express, too. There's the section-foreman's light car lying over there; but, by George! I—"

"Who are they—the runaways?"

"The girl's the daughter of the hotel-keeper at Sanner's—Johnson, his name is."

"Johnson? Not Sylva Johnson?"

The operator, interested, turned to the key. The young clergyman stood at his elbow, a new light in his eyes.

"That's it," said the operator, looking curiously at the other. "Sylva Johnson, sure enough. The fellow's name's Carew—school teacher there."

"John Carew!" The missionary spoke as if to himself.

"Good again!" said the operator. "You know them?"

"The hand-car, man! Where is it?"

"By George! You'll—" But already the other had flung wide the door, and was leaping over the rails. The operator, thrilling, leaped after.

"By Harry!" he said, lustily, as together they tugged the section foreman's fancy car from the shed, and placed it on the rails. "By Harry, you're all right! You know how to work the car?" But already the car

was gathering speed as the young man, preacher and pilot, drove it west.

The ringing rails flowed back, the ties, swept naked here and there by the wind, flowed under, faster and faster, as the car gathered speed by the strenuous force of his energy and his will. And as he stared ahead, along the straight, white furrow disappearing in the enshrouding gloom of the forest and the moonless night, he saw the vision of a village school-yard, where two boys fought because of a girl—a plain little girl, with black pigtails and large, grey eyes, whose beauty had haunted him through all the twelve years of his life since then. A boy's love, but it had remained the man's. And now, with the force and fury of a hero of ancient Greece, he drove the car on—on, for the little girl with the braided hair and the eyes of grey.

There was the difference, after all, only of twelve inches of stature and the twelve dividing years.

* * * * * * *

And at last Sylva heard the insidious sound, the murmur, grown to a steady vibrating beat, along the rails.

She clutched John's arm. Terror made her dumb. Yet it was fear, not for herself, but for him. The voice of the rails grew strident, a monotone of relentless hate. Then love for her lover mastered Sylva's fear. It gave her new strength. She hurried on, clutching John's hand. She looked at the sky, and remembering her mother, gathered hope from a sudden tide of faith. Heaven surely would send them help; but even at the thought the sound of the pursuing car seemed to beat more harshly in her ears.

"Can't we hide somewhere?" she panted. "In the snow—in the woods?"

"Why should we do that?" he answered. He felt once more the revolver that now had the touch of the hand of a friend. "I've a better plan!" He spoke cheerily. He pulled of his heavy overcoat, quickly folded it, and laid it upon the rail, throwing some snow lightly over it with his hands.

"They won't be killed," he said, grimly, as they hurried on. It may throw the car, and pitch them into the snow. It will be at least a check. Perhaps—"

"But the Express!"

"No fear, Sylva. The coat, if left on the rail, would be brushed off or cut into ribbons. Besides—"

"Look, John!"

John paused, and together they looked back. The car was in sight. The sound of it now filled the air, and echoed through the wood. It seemed to loom up out of the grey gloom, a monstrous thing. Then, ere the sound ceased, the monster seemed to rise from the rails, there was a jarring, abrupt cessation of sound, and the figures upon the car went sprawling into the high banks of snow.

John and Sylva were already speeding over the ties. Curses came faintly to their ears. Presently came a shout—it was Johnson's voice— commanding them to halt.

John stood.

"Run on, Sylva!" he said, whipping the revolver from his coat. But Sylva stood.

"Stay where you are!" he called. "If you follow, I'll shoot!"

For answer, Johnson volleyed with oaths and came on. John raised his arm.

"Have no fear," he said. "But we'll frighten him if we can." He fired low, and the echoes of the report of the Smith and Wesson seemed like the awakening of a thousand spirits of the wood. The bullet splintered a tie a few yards in front of the onrushing, angry man. In the reverberation of the report he recognized the calibre of the weapon, and divined it was his own. In that moment he cursed the girl. But the shot had a salutary effect. Johnson, baffled, stood.

"Hurry on!" said John; and away they went. Johnson, fuming, turned back. His friends, maddened and fuming, Curtis with a broken head, for he had fallen upon the ties, had the car upon the rails.

They swore vengeance upon Carew. To Johnson's joy, as he mounted the car, it was discovered that two of the men had guns.

"I'd o' given my left hand to have had my gun in my right then!" said Johnson. "I'd have blown 'em both to Hades!"

"Time enough!" said Jim Curtis, nursing his head.

Out of the gloom, looming upon the vision of Carew and Sylva, came another car. John had heard it, but feared to believe. He thought it might be an illusion of sound, reflectively that of the car pursuing them. But the sight of this car coming toward them was not a mirage. It was real. They leaped forward. Without reckoning, they did not consider it as a chance happening. It was Providence. Sylva, looking at the sky again, felt that her prayer had been heard.

The straining eyes of the rescue crew from Silver Creek saw the pair hurrying toward him through the gloom. As he slowed his car, he heard the muffled beating of the wheels of the car that pursued. Far beyond, miles away, glimmered a spark that momentarily grew more steady and more bright. It was the headlight of the east-bound express.

The young clergyman sprang from the car ere it stopped, and seized the frame. Without a word of inquiry, John leaped to his help. Ere Sylva, her strength gone, had time to sink upon the bank of snow, the car was turned. John, with a cheery word, picked her up and placed her on the car.

"I'll run it!" cried John. "My arms are fresh!"

A volley of oaths came after them, then the reverberant report of a revolver. Sylva, staring over the fleeing rails, saw the flame leap from the weapon in her father's hand. A bullet whizzed by Carew's head.

"Shoot back!" he shouted, in righteous wrath. He slipped the revolver into the other man's hand.

"We're gaining," said Carew. Yet, he felt it in his blood, he would have fired had the pursuers shot again. The lighter car, in the mad hands of Carew, was indeed gaining rail after rail upon the "gang." Meantime, in the blue-black gloom of that long, straight, giant furrow, the headlight of the express glowed and gleamed at every click of the wheels of the car over the rail ends, becoming more luminous and large. And now, far down the long grade, the lights of the station of Silver Creek came into view.

"They cannot beat the express," said the clergyman, his gaze steadily upon the still pursuing, but beaten, car. "They must leave the track. But *we* must beat the train!"

"We will!" said John. Impelled by his titanic energy they fairly flew down the grade. Sylva, fearful and fascinated, knelt and crouched. The hand of the clergyman rested upon her shoulder to steady her. Little she guessed how the touch thrilled him, not alone then, but long after.

The headlight of the express loomed very large. Now she was over the grade, bearing down upon them. But there was no moving blur between.

And now they flew into Silver Creek, past the staring eyes of the operator, who had come out to see the end of the drama. And almost upon them came the express, the thunderous incarnation of tireless energy and force.

They hurried into the station, the operator hurrying after. What they had said matters not.

"There's five minutes," said the operator, over the key. "She's taking water." Then he hurried out.

The conductor of the express put his head in at the door. "All aboard!" he said, briskly.

When they stepped out upon the platform, the train was moving up. Johnson and his friends had just reached the yard. Carew suddenly realized how much he owed this unknown young man. He held out his hand. The clergyman grasped it in a grip of steel.

"It's all right!" he said. "Don't thank me. There's a higher power. Be good to her—always." He pressed the extended little hand of Sylva, and turned away.

Johnson leaped from the hand-car and ran toward them. As he reached the platform, he stopped abruptly in the light from the operating office, and stood staring. A man, young, tall, broad-shouldered, stood before him and barred the way. There was something—

The engine whistled, the cars creaked, the train moved.

"Jump on!" the young clergyman called back. Carew, still in a maze of wonder and bewildering vague recollection, lifted Sylva to the car.

"Aren't you coming?" he called, as he stepped up beside her. They stood upon the car platform, hand in hand, like children awakened from a strange dream. The operator, standing upon the platform, gazed curiously, conscious of the element of romance in the little scene. He waved his hand.

Johnson, suddenly alive to the fact that he had lost, turned with an oath to the train. The clergyman put out a rigid, detaining arm. Johnson, in a rage, seized the clergyman's arm, and found it a bar of steel. The next moment he was pushed back, and the last car of the train glided by. The young man turned for a moment, and waved a farewell to John, still leaning with straining eyes from the car platform.

"Too late!" he said, with a ring of cheery triumph in his voice. At the sound of it, Johnson passed his hand across his damp brow.

"What do you mean?" he demanded, his eyes measuring the inches and breadth of the young Hercules before him.

"I mean," the young man answered briskly, "that I have made them man and wife."

"Who are you?" said Johnson, with an oath. A note in the young man's voice, the poise of his head, troubled him. Again he passed his big hand across his brow.

"My name's Orlando Strong," said the young man. "You poisoned a dog of mine, when I was a boy. I always said I would pay you back, you know."

Where the Willows Grow

By Helen A. Saxon

Down beside the old bridge, where the willows grow,
When I was a young lass, I dearly loved to go.
Clear water, running stream,
O how I used to dream!
Down beside the old bridge where the willows grow.

Hepatica grew down there and yellow violet,
Forget-me-not and sweet fern—I seem to smell them yet;
Jewel-weed and water-cress,
Everything that's good, I guess,
Flourished by the old bridge where the willows grow.

I used to watch the cattle as they came down to drink
And make excuse to linger to hear the bobolink,
Bobolink and thrushling,
O how they used to sing!
Down beside the old bridge where the willows grow.

Will lived on the Mott place just behind the hill,
When he drove the cows down to pasture by the mill,
I'd go with him for the walk,
O how long we used to talk!
Down beside the old bridge where the willows grow.

I was only sixteen, Will was twenty-two,
Brimming full of life plans, what he'd be and do.
O the castles in the air,
That we built together there!
Down beside the old bridge where the willows grow.

We were young and strong then, the world was all untried:
Young and strong and happy, the world was on our side!
O those early days were sweet,
Little wonder that our feet
Lingered on the old bridge where the willows grow.

There were years of waiting before success was wrought,
Hard years, but good years that many a lesson brought;
Came at last the promised day,
Will and I went far away,
Left behind the old bridge where the willows grow.

Ah well, it is an old tale lived and done, I know,
Lived and done, O heart of mine, many a year ago!
Yet I often fancy Will
Is somehow waiting for me still,
Down beside the old bridge where the willows grow.

"A Little Child Shall Lead Them"

By F. CLIFFORD SMITH

AUTHOR OF "A LOVER IN HOMESPUN, "A DAUGHTER OF PATRICIANS," ETC.

IN deep, melodious tones the marble clock in the boudoir of Mrs. Frederic Terrill struck the hour of midnight. Scarcely had the knell of another departing day been proclaimed when the door of the boudoir opened, and Mrs. Terrill entered.

For a moment she glanced wistfully at the clock, and then walked over to the heavily draped windows, drew the curtains aside, and looked sadly out. Her eyes were full of troubled thought. The street was almost deserted; of the one she sought there came no sign. Still she peered out, anon listening intently in the hope of recognizing a footstep well known.

As she stood there, framed in the heavy folds of the curtain, the subdued light from the globes falling softly upon her, the light costume she wore contrasting finely with the rich furniture and the deep red of the framing curtains, a beautiful picture was formed—one that no man could have seen without being attracted by its beauty.

Suddenly she turned and hurried from the room; a child's fretful cry had come to her from an adjoining chamber.

The little one, some four years of age, was found sitting up in her little cot, and sobbing distressfully.

Taking the child in her arms the young mother (she was but twenty-four herself and looked extremely girlish) strove to comfort her as only a mother, no matter what her age, knows so well how to do.

The face of the little one was flushed, her hands feverish, and the mother's effort at soothing was not crowned with instant success. Presently, however, she attracted the attention of the little girl by repeating to her a favorite nursery rhyme, which was followed by another, and yet another, till the little hands, finally, seemed less hot. Soon the baby eyes closed sleepily.

Again stillness reigned, and the mother was about to rise, and put the child back into the cot again, when it unexpectedly opened its eyes, and, holding out a dear little foot, said, in abrupt command:

"Tell me piggie go a market!"

"Yes, dearie." The soft eyes of the young mother glowed tenderly as she took the wee foot, bent down and kissed it, and then, commencing at the largest of the rosy baby toes, began tenderly:

"This piggie went to—"

"Yat ye papa, ye papa piggie, mamma," broke in the child, as though the mother was forgetting the story.

"Yes, dear, mamma was forgetting; this big piggie is the papa piggie," was the quick, soothing reply.

"Yes," answered the little one, now contented.

"Well, this piggie, this papa piggie, went to market and—

"My papa, too, go a market, mamma."

For a moment the mother smiled and then answered slowly: "Yes, your papa goes to market, too."

"Me want my papa!" The demand was uttered fretfully.

"But papa, dear, is at the market, you see." She looked down as she spoke.

The child did not answer, and, taking the next tiny toe, the mother went on quickly: "Now, this other little piggie stayed at home—"

"Yat is ye mamma, ye mamma piggie!" Again there was the same correction in the tone.

"Yes, yes, darling; this is the mamma piggie. It is the papa piggie that goes to market and the mamma piggie that stays at home."

"Why ye mamma piggie stay a' home?" came the childish query.

"Well, perhaps it wanted to stay at home, dear."

"My mamma, too," came the words, "stay a' home and not go market wis papa."

"Yes, sweet, your mamma stays at home too; with you, my precious." She bent and kissed the upturned little face.

There was silence for a space, and ere the mother could continue, the child, which had been looking ponderingly up into the beautiful face above her, said: "Yen all mammas stay a' home?"

"Some mammas do."

"My papa no like take my mamma a market?"

"See, let me tell you what the other little toes did," came the hurried reply. There was a tremor now in the mother's voice.

But, with a child's persistency, the little girl repeated the question.

Taking the girlie in her arms, and pressing her lips to the fair hair, she replied, in a low voice choked with tears:

"Your papa *used* to be fond of taking me to market, dearie."

The distress in the mother's voice could not be hidden from the child, and she broke out in tearful voice, herself: "My mamma no cry; me take my mamma a market when my papa not come a home a' night."

So the intuitions, and inquisitiveness of the little mind had discovered the sorrow she was so eager to hide! The pain of it all was too great for words. Had the child spoken again she must have broken into uncontrollable tears. But the little one, with a tired sigh, now settled more comfortably in the clasped arms, and soon she was sleeping uneasily again.

When, long afterwards, the mother rose and laid the child in the cot, tears were still in her eyes.

Just as she was turning from the cot, a muffled sound from the street door reached her. Hurrying down the broad stairway, she reached the landing just as the door opened, and her husband entered.

"Up yet, little woman?" he said, with much good humor, as he hung his hat on the rack and then kissed her.

"Do I not always wait for you, dear?" came the subdued reply.

"Grace, I fear you will never get over these bad habits of yours." With his arm around her they reached the boudoir. Here he turned the light higher, and was just about to seat himself when something in the beautiful face before him attracted his attention, and he said in a perplexed way: "Grace, you have been crying."

"I think I was a little lonely," she answered, wistfully, as she went to his side again.

For a space he stood stroking her hair, and then said with a shade of irritation: "Why do you not take my advice and go out more?"

"There was a time when we used to go out together, Fred; but that—that was before—"

"Yes, before I liked a few hours at the club again; I know."

Once more there was a shade of irritability. "But we are quite old married folk now, you know, and—well, a man cannot very well give up his male friends altogether, you see."

"But if the club would be content with but half your evenings, Fred, and if I—baby and I—could have the other half." There was pleading in her tone.

"There, Grace, we have gone over this so often. A man can love his wife as well if he goes to his club as if he stays at home."

"The true wife cannot see it in that light, Fred."

There was a look of annoyance on the young husband's face as he turned silently away. With an abrupt turn in the conversation, he said, with much interest: "The little girlie; she is sleeping?"

"Violet," she replied, with a slight hesitation, "is sleeping."

Whatever his faults, she knew he was passionately attached to their baby girl, and she did not wish to alarm him with fears that might possibly be needless. The child had been somewhat fretful and feverish during the day; but the impression was on her mind that its indisposition was but temporary.

"I think," he said, boyishly, "I will take a peep at her while she sleeps."

She made no demur; had she done so, explanations might have been necessary.

Together they entered the little one's room.

As he bent over the cot and looked at the rounded little face, the dimly burning light prevented him from noting that it was flushed. The clothes had been partially kicked off, and one little foot was exposed. It attracted his attention, as a baby's foot ever is wont to do, and he touched it with caressing tenderness.

"Yis papa piggie went a market. . . . Yis mamma piggie stay a' home."

The child murmured the words slowly and softly the moment the caressing touch was felt. In some strange way her mind was reverting back to the recent touching scene he knew nought of.

In his ignorance of it all he laughed in subdued, delighted way, and turned to the girl mother. But her face was turned so that he could not see it plainly.

"Why, what a cunning little witch she is," he said, with fatherly pride.

"She is always the most cunning before bedtime; if you could but see her then!" was the demure, diplomatic reply.

The night was far spent; the temptation of friends to dine at the club instead of at home was not present now; and so, turning impulsively, he said, "I will come straight home from business to-morrow night, and then she shall tell me all about the piggie, the marketing and the staying at home."

He little thought of the strange way the quaint rhyme was to be re-told.

* * * * * * *

"Helen, the doctor must be brought; she is delirious now, and I am so afraid."

"I will go for him, madame?" The servant hurried from the room, and soon the closing door told she was speeding on her mission.

Another night had come. Eleven o'clock had rung out. The husband who had promised to come direct from business and hear the baby lips prattle the old rhyme, was still absent. The child had been still asleep when he had left in the morning; and so he had left unconcernedly and happy, promising once more that the club should certainly not claim him that night.

As the afternoon had worn apace, the little one had been taken rapidly worse, and now, with midnight creeping on, she was already delirious.

For the first time there was that in the young mother's heart that bordered on keen resentment to the husband. Had he but have been strong enough of purpose to keep his promise she would not, in this, the greatest crisis of their short married life, been left to face it alone with all her inexperience.

Her anxiety, now, was for the physician's approach.

Again and again she moistened the parched little lips, repeatedly kissing them in an abandon of grief.

And how the child prattled and prattled in her delirium! The pathos and burden of the babbling being all about the mother's tears that had distressed her so the night previous.

Before the cot the young mother kneeled, sobbing in a subdued way, as though her heart must break.

The vigil went on till long afterwards, when the doctor at last arrived.

His diagnosis was soon taken; the disease was scarlet fever. Every care and attention must be given. He prescribed and would call early in the morning.

Again the stately marble clock in the boudoir told off the hour of midnight—the time so trying to the sick; and now the child was talking incessantly. Gliding to and fro, the mother attended her with wondrous solicitude.

An hour later she was on her knees by the side of the cot, when the street door, unnoticed by her, was opened.

As the young husband entered the hallway, he stood looking about for an instant in some surprise. She had kept up the sweet old custom of always meeting him, that her absence now came to him with something like a shock.

The most profound quietness reigned in the house.

Presently he smiled, and hanging up his hat, said half aloud: "For once, like the disciples of old, the watch has been too much for her, and she sleeps." He laughed softly. "What contrition will soon be hers."

To-night his eyes were brighter than what was their wont, for a distinguished foreign guest had been entertained by the club, and the toasts had been of unusual frequency.

In the mood he was in, it came to him that he would surprise his wife with his presence in the house. He would ascend the stairs softly to their room, and jestingly pose before her as one injured by her neglect.

So, slowly and noiselessly, he began the ascent of the thickly-carpeted stairs, his lips parted in a smile at the picture his imagination was conjuring up.

He was near the top of the stairs when he drew back in abrupt surprise; the extreme quiet was suddenly broken by a child's terrified, delirious cry. Following the cry came the sound of his wife's voice —tender soothing, and deep sorrow in its tone.

His first impulse was to hurry quickly forward to the little one's room, but it came to him that he might frighten his wife by his unexpected presence; so he went forward quickly and softly as before. Just as he was about to draw back the curtains and enter the chamber where the sick child lay, he heard the little one, in tearful, disconnected way, say:

"Papa go a market, and mamma cry and cry. No cry, mamma, no cry; me stay home wis you." The child was weeping bitterly in her raving. Still haunting the little mind was the childish distress and dismay at the first tears she had ever caught her mother shedding.

"Tell me piggie go a market!" she broke out again, her voice rising in imperious demand.

The curtains were now drawn partially aside. He stood like one fascinated at the unexpected scene. At the words he had heard, was dawning over him an understanding of something which before he had utterly misunderstood.

With her profile turned to him, the mother strove anxiously to divert the child's mind in the hope that precious sleep might come to it again; but in vain every effort; with constant reiteration, the baby rhyme was demanded.

And now a strange curiosity took possession of him, and he stood looking on and listening with baited breath.

Giving way to the child's importunity, the mother took from under the clothing a feverish little foot, pressed it passionately to her cool cheek, and then she began, brokenly:

"This dear little piggie went to market" ("Oh, my sick darling!" she whispered under her breath), "while this other little piggie stayed at home—and—"

But the memory of what was being called up, coupled with the keen, nervous tension possessing her, was beyond power of control, and she broke into choking sobs, kissing the little foot in piteous abandon.

"Me take my mamma a market. . . . My mamma no cry. . . . My papa no leave my mamma." The sound of the mother's distress had had the feared effect, and the words were called out in wilder babbling than before.

Suddenly the child sighed in exhaustion, moaned tearfully, and a moment later was breathing in heavy slumber.

In strained suspense the mother continued to crouch by the side of the bed not daring to move, lest the little sufferer might be disturbed and waken again.

And now the curtains were parted no longer; the strain of all had been too great. With face buried in his hands, and with head bent low, he stood in the dimly lighted corridor thinking it all out.

The baby lips had made it all clear now —his neglect of the heart-broken girl-mother, with her intense affection for himself. She had always been exceedingly dear to him; yet what different ways each had of showing their affection. The supreme happiness to her had been when he was with her, while he, content with her devotion and self-sacrifice, had simply been drifting back

into his bachelor life again, and taking from her the companionship she prized more highly than ought else the world could give. How great, too, had been her provocation to spend the weary hours, she had waited and watched, in other pleasures as he had done; he had even urged it.

With the advent of this recollection, a strange misgiving came into his heart. In this, her great trouble, which it had been her lot to meet alone, might she not have changed with the crisis, and might not bitter resolves have been taken which would make the future different to them?

He could no longer bear the distress his fears were conjuring up.

Stretching out his hands he again silently parted the curtains. As before, she was still crouched by the side of the bed, her white face resting on the baby hand, which lay outstretched on the coverlet.

Her face was turned towards him. She did not start as she saw the curtains drawn aside. Their eyes met. She made no sign.

He stepped silently to the side of the bed and looked long at the heated little face. The heavy breathing of the child told how deep was her sleep.

Presently, with a queer sense of choking, he went slowly to where his wife knelt, stood irresolute for a moment, and then, kneeling by her side, drew her tenderly to him. She saw his lips move, but no words came. There was that in his face that made her heart beat with strange unquiet.

In his strong emotion he bowed his head till it rested on the bed.

Looking down at the dark, clustering hair, a great tenderness swept over her. In a silent, comforting way she laid her hand upon his head.

After a long, long time he spoke.

"She is very ill?" he whispered.

"Yes," she answered, in the same low tone. "The doctor will come again in the morning. It is scarlet fever."

"And this was the night I promised to stay with you," he said after a pause.

Her reply was a gentle caressing touch.

Again, for many minutes, the only sound heard was the child's heavy breathing.

At last he rose, and lovingly putting his arm around her that her position might be less tiresome, he said, as he pointed to the curtains. "I—I was there when she insisted on the rhyme."

"It seemed so strange that I should never have seen it in that light before." Again there was a pause and then he continued, in vibrating voice: "Poor, poor little mother that had always to stay at home and suffer in silence without upbraidings. I——"

The words died away, and again his head was averted.

And now in her eyes was a wondrous sweetness. Gently drawing his face down to where hers had been she rested it upon the hot little baby hand so precious to them both. Then she pressed her lips to his with a tenderness that brought him the relief he craved—the knowledge of her unchanged affection.

Around the room were prettily framed mottoes taken from the great Book of books, and as she raised her face she turned and quietly pointed to one of them.

As he looked, a fine expression came into his face. The words had peculiar application to them:

"*A little child shall lead them.*"

His hand sought hers, even while he read, in silent promise and understanding.

The Right of Canada to Make Treaties

By LEX

At the time of the adoption of the American constitution, George III., King of England, could keep a ministry in power notwithstanding an adverse vote by the House of Commons. The framers of the constitution—Jefferson, Hamilton, and others—looking for precedents, could find nothing better to copy than the then English system. The science of government, like everything else, has been progressing since 1787; but in the United States it has remained stationary. The members of the United States cabinet are only chief clerks. They are responsible to no one but the President. The President himself is elected indirectly by the people for four years, and during that time, no matter what change takes place in public opinion, he is irremovable. He is only responsible to the people for his actions by impeachment. The House of Representatives is elected for two years, and as the successors to its members are elected before the last session of an expiring house, it sometimes happens that millions of money are voted away by men, generally one-third of the House, who have practically been unseated by some others being elected to take their places, in consequence of a change in public opinion since the last election. In this House there is no one responsible for legislation or the expenditure of money. No member of the cabinet has a seat in it. Every member strives to obtain the expenditure of money among his constituents by "log-rolling," helping other members to obtain an appropriation if they will help him. The speaker is elected by a party, strictly to render nugatory every effort at legislation by the party opposed to him. Of late years, however, legislation has not been at all possible, and the House prevented from becoming a mere mob by investing the speaker with despotic power.

The Senate of the United States is elected by the state legislatures, two from each State. Under the present system, as the senators buy up and hold the state legislatures as pocket boroughs, there is an agitation to have the senators directly elected by the people.

The President has the power of vetoing legislation, but such veto may be over-ridden by a two-thirds vote of the legislature. Mr. Cleveland, during his term of office, vetoed hundreds of bills every session.

Such is a short sketch of the American system of government, to which must be added the usual evil of all written constitutions—stagnation and unprogressiveness. The law, as it stood in 1788, was embodied in their constitution; and, as a consequence, they are 100 years behind England in law reform.

The Canadian system of government is entirely different from this. It is based on the principle that the King reigns but does not govern. The government of Canada is simply a committee of the House of Commons, which consists at present of about fifteen members. They can only hold office so long as they possess and retain the confidence of a majority of the members of parliament. To-day they may have that confidence, to-morrow they may lose it by a change in public opinion, when they must resign. The whole business of Canada is conducted by these men. There used to be certain rights belonging to the Sovereign or his representative, called prerogatives, but these rights have been exercised by the government for years. The late Queen could not appoint even her bed-chamber women without the consent of the govern-

ment. The last prerogative belonging to the Governor-General in Canada was the pardoning power, but that was abrogated by Mr. Blake in 1877. Since then this power has been exercised by the Canadian Minister of Justice. Every member of the Government is elected to the House of Commons, or sits in the Senate. They are responsible for all legislation and the expenditure of all moneys. No private member can introduce a bill requiring the expenditure of public money. No governor-general, or even the King in person, can touch a cent of public money, except as voted by the House of Commons. Neither the King nor his representative, the Governor-General, can do wrong, because neither has the power. They are simply figureheads, and, under responsible government, they cannot be anything else. Yet we hear continually of the King's army and navy, of the King's declaring war and making peace, of making treaties and laws, when all these things are done by the responsible government. This system gives to a state the strength of a monarchy and the freedom of a republic.

Owing to the proximity of the American frontier, and the universality of the American system of government on this continent, it was deemed necessary to fully show the difference between the two systems in order to fully understand the argument in favor of Canada's right to make treaties respecting her own affairs.

In England the King does not make treaties, his government makes them; and this government being representative, it is really the people that make the treaties. It is true, treaties do not go before the House of Commons, but the government is responsible for them as they are for ordinary legislation. Everything done by the ministry is said to be done by the King. The treaty of Berlin, which threw Macedonia back under the yoke of the Turk after being liberated by Russia through the war of 1877, was negotiated by Disraeli and the Marquis of Salisbury. The victory of Mr. Gladstone in the elections of 1880 showed what the English electors thought of the treaty. What remedy has Canada for injurious treaties negotiated for her by English officials? None at all. No Canadian can vote for an English member of parliament, nor in any way help to make or unmake English governments. How is it possible that an Englishman can know what is desired by Canada, or what is beneficial to her, as well as a Canadian.

There are no two countries in the world so much like England and Canada in their political relations as Austria and Hungary. Hungary was inferior to, and subject to, Austria; so was Canada to England. At about the same time as Hungary obtained independence (8th June, 1867), Canada obtained confederation, and the national rights flowing therefrom. Francis Joseph is the Emperor of Austria, and was crowned King of Hungary on the above date at Buda-Pest, the capital of Hungary. The two nations—or rather the empire and the nation—are perfectly independent of each other, having separate and distinct parliaments, and a separate responsible government for each country, like England and Canada. It is true Hungary has no governor-general like Canada, but she has three ministers in common with Austria, foreign affairs, war and finance. No English finance minister has anything to do with Canada, and the Governor-General is a negligible matter. There is nothing sacred in the matter of treaties any more than in ordinary legislation. The relations of Austria and Hungary are settled by treaties between the two countries sometimes almost every year. These treaties are made by Hungary with Austria by the Hungarian Ministry, who are responsible to the people of Hungary for the proper safeguarding of their interests. When an international treaty is made with an outside power, it is negotiated by the ministry of the nation interested, and afterwards confirmed by the ministry of the other power and the commissioner or minister of foreign affairs. As each nation has its own minister of defence and separate army, there is never any difficulty or embarrassment in Hungary's negotiating treaties respecting her own affairs.

Now, why should not Canada, in a similar manner, appoint representatives to

negotiate treaties respecting her own affairs, subject to disallowance or confirmation by the English ministry. Sir Wilfrid Laurier does not go so far as Mr. Blake. The resolution of the latter was for the right of Canada to make treaties subject to the authorization or confirmation of the Canadian parliament—not the King—that would be the English Colonial Minister in Downing Street.

In almost every particular Canada is similarly situated with regard to England as Hungary is to Austria. The possession of the treaty-making right is an absolute necessity if Canada is to exist on the North American Continent as a separate and distinct political entity from the United States. The ten questions that came before the joint commission are still unsettled, and new questions are arising every day, and will continue to arise so long as our frontier stretches for 3,000 miles alongside of our powerful neighbor. Surely, as all the risks of war, and all the evils flowing from war, must be almost entirely borne by Canada, that should be sufficient security for England that Canada would do nothing in her dealings with the United States but what absolute necessity required.

It is said that England would not enforce a treaty not made by herself. Treaties are no longer enforced by war or force, but by international law. The naval supremacy of England did not secure for us the consideration of our Fenian Raid claims, nor our 600 miles of coast on the Pacific Ocean. Treaties are made by voluntary parties, not by unwilling belligerents; and, when they have fulfilled their purpose, they drop, unless kept up by the continued good-will of the parties. Civilization has now a permanent tribunal established at the Hague for the settlement of all international difficulties, and the nations of America have adopted its principles. Unless we regard the action of the chief nations of the world in establishing such a tribunal as a sham, we must regard it as practically doing away with the idea in future of treaties being enforced by war or force of any kind.

Canadians refer with suspicion to the recent action of the United States in the Isthmus of Panama. The justification for such action lies in the treaty of 1846, made between the United States and New Granada, by which the United States obtained the protectorate of the Isthmus—the necessities of the commerce of the world, and the corruption, stolid ignorance, and unprogressiveness of the politicians and clergy of Colombia. The President of the United States is fighting these corrupt influences, which are backed and supported by the money and power of the corrupt transcontinental railway trusts of the United States. At all events, Canada should be the last nation to complain; for, next to the United States, and without costing her a cent, she will benefit more than any other nation in the world by the construction of the Isthmian Canal.

THE OTHER SIDE OF THE CHINESE QUESTION

BY MRS. ARTHUR MURPHY

ONE cannot pick up any newspaper to-day without being confronted by some phase of the Chinese question. Hitherto, the arguments have been entirely one-sided; that is, until recently, when the British Parliament decided that the yellow man, instead of being ejected from South Africa, was to be encouraged to immigrate thither.

In truth, to South Africa, as to Canada, any peril from the Chinese is largely theoretical, a dread of some possible harm that may happen years hence.

At present, when our country is so sparsely populated, is it not a grave error of statesmanship to exclude any law-abiding would-be citizen?

Our Republican neighbors to the South, with their 80,000,000 of a population, are still straining every nerve to secure immigrants, while we, with less than 6,000,000, are telling the Chinese they "must not play in our yard."

According to Mr. Healy, United States Commissioner of Immigration in British Columbia, we are likely to lose even the few Chinese we have in our Dominion; for, in spite of the policing of the border, they will eventually find their way to the States. and the $500 a head tax will prevent more coming into Canada. Taking these facts into consideration, it must be apparent to all that if we are to catch up with the United States, we cannot afford to waste any foreign energy that may be offered us.

It would seem the most serious offence urged against the Chinese is that they are too economical, and send their wages to China.

Now, while they may carry their dollars out of Canada, it is manifest that they cannot take the entire result of their labors away—the road is built, the land cleared, or the fish netted. But we could do even better and keep the greater portion of the money here, if our legislators did not foolishly persist in making the Chinese perpetual aliens by excluding their families.

Statistics show that there are about 200 Chinese women in America to every 15,000 men. If the Chinese were allowed to live here as settlers, we would soon find them as good as the best for the development of our resources and the building up of our great nation.

It is possible for a man to have a yellow skin and be a Canadian. Yes, it is even possible for a Chinaman to develop in time a first-rate patriotism. There is little fear, either, that he will orientalize Canada, for he has too much to learn from us.

As a railway navvy, this saffron-faced easterner has no superior. Phlegmatic to pain and discomfort, he reclaimed swamps and graded roads that would have taken the heart out of the white man. His physical vitality, patience, and callousness of nerve enable him to work in heat that would please a lizard, or in cold that would trouble a polar bear.

In the mines he is an intelligent worker, whether at digging or placer mining, frequently working on abandoned mines. The development of the gold industry in British Columbia is largely due to the Chinaman's labor. Operations would have been seriously retarded and curtailed without his presence.

Without the aid of his hands, the salmon canneries, an industry aggregating millions yearly, would not have succeeded.

Considered as an ally of the well-to-do whites, Chinese labor enables them to obtain domestic service which otherwise they could not secure for love or money. Canadian girls can no longer be induced to serve

in the country as domestics, consequently the supply is insufficient for even the cities. As domestics the Chinese are faithful, efficient, and tractable, with the additional advantage of being able to mow the lawn and manage the furnace. If John only solves the servant problem, the abandonment of exclusion would be justifiable. Nor are the girls entirely to blame. Female menial service to any extent will soon be practically annihilated among the white women of America. Their opportunities now embrace employments that have hitherto been enjoyed and claimed by men alone.

The public man who would announce a policy that the children, either male or female, in Canada, be brought up to fill the place of menial servants, would be hooted from the hustings. And this is rapidly becoming the case in England. A movement is now afoot in that country to bring low-caste servants from India for domestic service.

It is urged, too, that they keep opium joints, and are inveterate gamblers. I shall plead guilty for them to these counts. Both are proven, but the opium joints are little worse than our whisky joints. The Chinese drink French brandy, too, and at New Year consume, but not to excess, quantities of "samshoo," a spirit distilled from rice. Indeed, if John would drink whisky and patronize the saloons much prejudice against him would be swallowed in "treats." The charge of ruffianism cannot be substantiated, for a careful examination of the police records of any city in America will show a smaller percentage of disorder among Chinese residents than among any other foreign nationality.

True, some of them have left their country for their country's good, and some of them gamble, the same as some white people do, but to say that all are scoundrels is an absurd charge which partakes of the character of invective, rather than of logical deduction.

It is unjust to judge them by an ideal standard, and not by the doctrine of averages—if one is bad so all must be. Those missionaries who work among them contend that petty larceny and a shrewdness of defending themselves is their most common offence. The Chinese hold to the oriental philosophy that sin without detection is sin absolved, and, after all, this is not so oriental.

In the West, one hears much about the fusing of race, or what some term "the yellow peril," or "the shadow of the yellow man," but this is entirely a spectre of the imagination, which has its birth in political and inter-racial prejudice and hatred.

It has been put forth that the Chinamen take the work from whites by their cheap labor, but complainants are, in most cases, greedy idlers who are sitting at the bottom of the hill looking for an easy ride. These are the men you will hear quoting "a white man to eat with, a red man to hunt with, and a black or yellow man to kick."

There is no occasion for any industrious white man to whimper over a lack of work in Canada, when there is a whole continent at his feet to be had for the asking.

The average Chinaman knows nothing of the washing business when he lands in this country, but instead of begging or complaining he gets to work, and not only earns a living, but saves money—surely a virtue that deserves imitation rather than condemnation.

It must also be noted that those who grumble most about "Chinese cheap labor," or the "yellow peril," are the first to employ it when they take a contract themselves.

The objections urged against the Chinaman have no substantial basis, at least not sufficient for singling him out and making him the subject of hostile legislation; and, moreover, it is not diplomatic, for the very violence with which he is assailed creates in many minds a prejudice in his favor. In any case, such violence is not chivalrous, nor even civilized.

There are some of us who think that the anti-Chinese clamor arises from the fact that the conservative oriental with his immobile, taciturn face is too smart for us. He beats us everywhere once he gets a foothold. If he were lazy, disorderly, and extravagant, he would not be such a formid-

able competitor in the labor market. He has no Blue Mondays or Saint Sundays, nor does he drink himself into a nuisance. He pays his debts promptly, lives up to his contracts, is reliable, and weighs his goods at the rate of sixteen ounces to the pound.

The Chinese are a strong race physically, and seem to require but little sleep. They are also strong intellectually. Most of them can read and write in their own language, for compulsory education is one of their institutions. To sum the matter up, it seems to be the Chinaman's virtues we are afraid of rather than his vices.

Canada needs men of energy, of strong arms, of strong courage, from the antipodal hemisphere. As a cold hard question of dollars and cents, to refuse to use and develop this force that is asking for entrance at our portals is to suffer serious loss.

Because in this generation the Anglo-Saxon and Teutonic races are coming into contact with "lesser breeds without the law," the political ideas of a decade ago have become obsolete. The world has shrunk to a township. The sea unites rather than divides lands, and our view-point is coming to be that of world citizenship. We differ, but we are all men. Our common traits lie deeper than caste, color, trade, or politics, in the depths of a common humanity. This is why the so-called "yellow peril" is not to be extinguished by the breath of agitators.

Above the turmoil that surrounds the yellow races, we can hear to-day, with unmuffled ears, what Whitman heard as a revelation—

> "What whispers are these, O Lands,
> Running ahead of you passing under the seas?
> Are all nations commingling?
> Is there going to be one heart to the Globe?"

Some Colonial Opinions on Imperial Preference

ACCORDING to Mr. Barlow Cumberland, in a recent speech before the British Empire League, a very strong obstacle to the progress of the preferential idea in England is the general ignorance of the people with regard to Canada. This recalls Mr. Chamberlain's sarcastic comment upon the "superior ignorance" of the educated classes. The prevailing impression regarding Canada seems to be that this country is still a wilderness, and the population practically debarred from the opportunities of civilization. This being the case, what benefit could England hope to reap from closer trade relations? The advertising literature which is now being distributed by the Government and others will probably assist in correcting this impression regarding Canada, and will also result in an increased flow of immigration.

The situation at present seems to be that, while the outcome of the fiscal controversy in England is still problematical, much good has already resulted as a consequence of the stirring up of preferential ideas. Better trade relations have now been arranged between Canada and several other countries, and others are likely to follow.

It seems to be the opinion of some that a satisfactory reduction of tariff cannot be arranged between Canada and Great Britain, but this obstacle will no doubt prove to be imaginary, and will be forced to give way before the general feeling in favor of the closer union of the various elements which make up the British Empire, so that if all the concessions demanded by Mr. Chamberlain are not granted immediately, we may rest assured that we shall at least reach a satisfactory *modus vivendi* looking to the closer union of Great Britain and her colonies.

Protection and Agriculture

ACCORDING to a writer in a prominent Canadian daily, "a trade policy which furthers the production in Canada of goods finished to the highest degree possible is beneficial, not merely to a fraction of the people of this country, but to all of them. It is truly a national policy. The old false doctrine that protection is bad for the farmer is exploded, and by no class of producers is it less credited than by the farmers themselves. They know that whatever brings an industrial gain to the country benefits them," also that "if manufacturing establishments spring up and flourish under the lee of a tariff wall, agriculture too, will thrive, unless it is left unprotected."

The total quantity of manufactured goods required by the country is very large, and is supplied by factories at home and abroad. This demand represents the active

buying power of the nation, and is, to a large extent, the measure of national prosperity. A large proportion of the manufactures required at present is supplied from foreign sources. Supposing that all our manufactured goods came from abroad, would our total buying power be half as large as at present? Undoubtedly not, for among our army of artisans and laborers is to be found not only a large portion of our home market for manufactured goods, but the largest and most accessible market for the farmer's produce. Cut out this portion of the home market, and we would find a correspondingly large reduction in the farming population, both in numbers and prosperity. At the present time millions of dollars are paid every year to the farmer as a premium on the freshness of such articles as butter, eggs, poultry, and other articles such as vegetables, fruit, etc., which would be entirely unsaleable in the absence of a large manufacturing population.

Our farmers are parties to the manufacturing enterprises of the country no less than the factory worker. The latter contributes labor and skill, the farmer contributes food supply. All the butter, cheese, poultry, eggs, meat, wheat, vegetables, etc., consumed by the factory hand, bring better returns to the farmer when thus utilized at home than when marketed directly in foreign countries. Even if we have a surplus to export, it is still better to export it in the most highly-finished state, than to export the raw material, and it will certainly pay the farmer better to convert his produce into boots, shoes, furniture, machinery, clothing, etc., for exportation abroad, than to export the raw food-stuffs.

Populating With a Plan

"BUILD up Canada" was the subject of an address recently delivered by Sir Sandford Fleming, in which he gave an interesting statement of the reasons why the newly-projected G.T.P. railway should be constructed on a northern route. The principal reasons given were: (1) The desirability of retaining the whole of our carrying trade in the Dominion; (2) The opening up of the larger productive half of the North-West; (3) It would be the most direct route for the North-West to the nearest Canadian shipping ports; (4) the avoidance of gradients and other hindrances, with the object of making the line without a rival in cheap transportation; (5) the reliability of the eastern ports of Quebec and the Maritime Provinces, from the assurance of British protection, when necessary, to the carrying trade.

Such a railway would tend to broaden the Dominion, would add strength where strength is needed, would establish new centres of industry, and thus the country would steadily become populated and consolidated.

The fact that we have but a single line of railway leading from Manitoba and the West to the Province of Ontario, is a fact which demands immediate and serious attention. There has been a rapid settlement of Manitoba and the North-West Territories, but what will be the result if insufficient effort is made to develop the vast intervening territory? It is to be feared that the people of Canada would be separated into two groups by an unpopulated wilderness, constituting a dangerous area of cleavage. Not that we fear political separation, but we must not close our eyes to the facts. How easily could a single line of railway, in a sparsely settled country, be attacked at a critical moment, and our line of communication severed.

In so extensive a tract as this, containing more than double the area of England, Ireland, and Scotland, with abundant water-power, and varied natural assets awaiting development, we may easily find room for an immense population.

Encouragement of Immigration

GIVING our home government, our great railway companies, and the various municipalities full credit for their efforts along this line, we might do well to notice the remarkable results obtained by our enterprising neighbors over the line.

Robert Ward, a contributor to *Charities*, tells us that some seven thousand agents of the great steamship companies are distributed over Italy alone to "drum up" immigration to America, with a corresponding number in other countries; and he predicts that in a few years, as the number and size of steamships increase still further, we may easily have two million newcomers every year."

There is only one drawback to this campaign on the part of the steamship com-

panies, and that is the encouragement of "pipe-line," or pauper immigration.

"The fight for immigrants in the Mediterranean, among the Hamburg-American, North German Lloyd, International Mercantile Marine, and now the Cunard companies, simply means that thousands of persons, who have perhaps never even thought of leaving their old-world homes, will come to us, under stimulus of the steamship-agent's power of persuasion. The recent establishment of a new line of steamers between New York and Odessa is distinctly a move to increase the immigration of Russian Jews from that port, and that it will have that effect no one can fail to see.

"There is absolutely no doubt that a large part of our present immigration is thus artificially stimulated. During the past summer, an agent of the treasury department made an investigation of this matter in Europe, and found that the steamship companies have paid agents or solicitors to drum up steerage passengers. Among these agents are school teachers, postmasters, notaries, and even peasants and peddlers. In this way, there is little difficulty in filling the steerages with people who are among the poorest, most ignorant, and most degraded of their communities."

This class of immigration has been referred to by one writer as a "drainage" of the congested inland regions of Europe. Strong measures should be taken to check such immigration. What can we expect to gain from "emigrants trooping from the poorhouses of their countries to the poorhouses of our own?" The sooner we eliminate further immigration of this sort the better. What we want most are the classes who will assimilate and become good citizens. Let us try to increase our immigration; but let our advertising be among the intelligent working classes of Europe; let officers be stationed at our ports to give a free return passage to the lowest class of pauper immigrants, and we will not long be troubled with this problem. In this way only, viz., by using discrimination, can we help to realize the prediction of Canada's ascendency in the twentieth century.

NOTES.

We are pleased to note that several new industries are locating at Berlin, Ont. The Redpath Co., which includes Toronto capital, is preparing to manufacture automobiles. A United States concern has also purchased a site with a view to the manufacture of rubber coats and other rubber goods. The Rumpel Co., whose large felt boot factory was recently burned, at a loss of over $100,000, has secured quarters, and is again turning out its wares.

The practical use of balsam fir as a substitute for spruce in paper-making has been successfully accomplished in France. This opens up another great mine of wealth in Canada. The country of great natural resources must gain with the progress of scientific invention and discovery.

The Canadian Elevator Company will erect a million and a half bushel elevator at Fort William this summer. It has been decided by the council to give the company exemption from general taxation for twenty years, and also to send a deputation to urge the dredgings of Kaministiquia Harbor.

Lord Strathcona has given $20,000 to Manitoba University, to be expended on the science department. This generous gift will enable the University to proceed at once. A block of land will also be placed at the University's disposal, sufficient to secure a large yearly revenue.

Considerable activity is being shown this spring at Vancouver, B.C., in building and street improvement. Cement pavement will be laid on a dozen or more streets of the city. Attention will also be paid to water works and other civic improvements.

Mr. C. E. Sontum, Canadian commercial agent at Christiana, Norway, in a report to the *Canadian Trade Review*, says: "It is remarkable how the imports from Canada

to Norway, Sweden, and Denmark have increased during the last couple of years. Only a few years ago Canadian flour was hardly known here; but, especially last year, the import of Canadian wheat flour has grown to large dimensions. One broker alone is said to have handlel 30,000 sacks, and, of course, a number of smaller deals have been made by others.

The big factory of the International Harvester Co., at Hamilton, Ont., will be erected at a cost of about $250,000. The buildings consist of a warehouse 450 feet long, by 130 feet wide; paintshop, knife and bar building; forge building extension, 400 feet by 90 feet; wood room extension; grey iron foundry extension, 450 feet long by 130 feet wide, with large fire-brick ovens. Further building is contemplated by the company.

The Kingston, Jamaica, *Telegraph*, speaking of the trade with Canada, again urges the necessity of better steamship communication. It states that a considerable number of Canadian products find their way to Jamaica, but many of them indirectly by way of the United States, a fact which obscures the real volume of trade between the two countries. Canada, in the near future, is bound to require a greatly increased quantity of tropical products, so that the matter of direct transportation is of prime importance both to the Dominion and to Jamaica.

The Kingston Locomotive Works have just received orders for thirty-five locomotives. Twenty-five of these are for the Intercolonial Railway, and ten for the Canadian Pacific Railway. The locomotive works here have orders ahead that will last until May, 1905.

The first tapestry carpet ever made in Canada was turned out at the new carpet mills at Guelph, Ont., last month. The company has ten looms installed at present, but the number will soon be doubled. The new building cost $75,000, and expert workmen were brought from Scotland. Tapestry and velvet carpets will be manufactured.

Point of View

Education for Health

IN the matter of health there is still room for the extension of the sphere of useful education. Health is becoming definitely recognized as a condition of successful and happy life, no matter what may be considered success or happiness. Little achievement and less enjoyment are possible to an individual laboring under the disability of poor health. Yet our school and college courses have given very little attention to the matter. Highly-educated people have not been sufficiently enlightened to keep themselves in health—one of the first points that one would expect to distinguish the educated from the ignorant. Indeed, the so-called educated are notoriously unhealthy, the "breakdown" of students, even of students of medicine, being a commonplace incident of student life. The perfect absurdity of it seems to have reached few people yet. In time, people will talk of the barbarous twentieth century, when everything essential to happiness was slurred over in efforts to teach things held to be less vulgar.

Preventative medicine is one of the great movements of the day. To keep in health is a distinct advance over any sort of cure, be the cure never so effective. And really good health is the greatest safeguard against so many diseases.

The power of the body in health to resist disease is gaining recognition every day. The "colds," la grippe, pneumonia and so many other forms of disease, more or less dangerous, and always undesirable, are now found to be almost entirely avoided by those who give attention to keeping themselves in health. Pure air, exercise, wholesome food, regular bathing and plenty of sunlight are all found to be strong factors, not only in bringing one up to the highest health, and a consequent purer enjoyment of life and ability to get the most out of it, but also to preserve such apostle of health from attacks of malignant diseases during their periodical appearances. Immunity from bodily ills is surely not being purchased at a high price when it is to be had for some attention to hygienic matters.

The Canadian winter, especially when as severe as in the past season, by keeping us too much within doors, is scarcely calculated to add to our health. Rather, it intensifies our unhealthful mode of living. Of course, no one ought to permit this, but a great many actually do. Now that the May flowers invite us to the woods whither the birds also are calling us, there is no excuse for not getting the exercise and fresh air which the delightful spring days afford.

Later, it is possible that our educational departments will give the subject more attention. Queen's University has this year recognized the defectiveness of our system, and has supplemented it by a series of lectures to students on "How to Keep in Health."

Practical Education

EVERY day the progressive world realizes more fully the direct connection between education and life. That education is necessarily a fitting for the conditions of life which we must meet, is a truth that is only now gaining a small part of the place it should have had long ago.

The plain man and solid citizen, being questioned as to what he thinks education ought to do, usually answers: "To teach children what they need to know to make a living." Narrow as this view undoubtedly is, it has more to commend it than the admittedly higher ideal of most educationists.

Granting the immense importance of that teaching which does not directly contribute to the gaining of a livelihood, we must cease

to ignore the fact that most people have a living to get, and that on the successful getting of that living depends all other development. This does not mean that only what shall bring bread should be taught, but it does mean that our educational system should always keep in view the general necessity of bread-getting.

"Practical education" is a living question; and the technical education, manual training, and domestic science which are gaining ground in our educational system, are proofs of the more general recognition of the immediate connection between education and the "practical problem."

Being secure of the actual necessities, and hence at least assured of continued existence, it will then be in order to plan for something higher.

Trade with Mexico

SIR Wm. Mulock's visit to Mexico has aroused interest in our relations with that republic. The possibilities of increased trade between Canada and Mexico are coming home to us. At present the United States gets the lion's share, and it has been suggested that a direct steamship line plying between Canadian and Mexican ports would bring about a direct interchange of northern and tropical products, and be of great mutual advantage.

If the portion of Central America known as British Honduras could also be included in the steamship service it should strengthen our relations with that little colony, whose people are intensely loyal, and most desirous of seeing their mail service in the hands of British carriers in place of being given over to an American line.

Increased trade with the tropics, which will both increase our exports and give our consumers a greater variety of products is greatly to be desired and the proposed steamship line should not fail of success.

It is hoped that the rumors of revolution in Mexico will not be allowed to defer any arrangements which may be under way for facilitating Canadian trade with Mexico.

Those who know Mexico best feel no alarm on the question of the stability of her government. The people of Mexico have too long enjoyed the life of peaceful commerce ever again to revert to years of revolution.

A call to arms is possible, but such a state of continuous revolution as is found in other Spanish American countries is scarcely within range of probability. Mexico is wedded to peace because of her developed progress, just as her revolutionary sisters are doomed to revolution because they have no commerce of importance. Commerce and revolution are mutually exclusive, and either is largely a matter of habit. Mexico has acquired the peaceful habit. Let us build up our trade in confidence.

Canada Can Feed Britain

THE question of imperial preference has led the British journals to study the question of Canada's ability to feed the Mother Country. The statistics and estimates of Mr. George Johnson, Dominion Statistician, and those of Mr. Edward Atkinson, of Boston, form the basis of the inquiry. When the latest estimates and writings of both are considered they are found to agree that Canada can easily furnish the necessary wheat area, and do it in a very short time and without any extension of the present railway system. There has been a great deal of talk about the transportation problem, and our use of the bonding privileges. We view with confidence a day when we shall have solved our transportation problems so effectually that we shall no longer make use of the bonding privileges, but instead, do our own transporting within our own boundaries; and reap the profits.

Some Good Things From the World of Print

Does the Tariff Foster Monopoly?

[illegible] article from the pen of Prof. Ontrieu, the able United States economist, so closely approximates conditions in Canada that we herewith present it to our Cana[illegible]:

THE West is particularly interested this year in the tariff question. This is both timely and wise. Radical thinkers and political agitators, who forever seek change for change sake, are already attempting to create sentiment against the present tariff, upon the ground that it creates trusts, and fosters a monopolistic tendency in our great corporations. On the other hand, no political question of the day can possibly be of greater interest to a section of the country rich in natural resources, and occupied by an energetic people, than the question of protection of American industries and American life.

The main assault on the tariff has shifted within recent years from a wholesale onslaught to an attack upon protection as creating and fostering "trusts." The assailants of the American policy of protection are expecting large reinforcements from the ranks of those who are always ready to attack capital and undermine prosperity. The tariff, they say, not only creates the great combinations of capital that are popularly called "trusts," but that it continues to nourish them. The trusts, they assert, naturally tend toward monopoly, and even if they were not evil in themselves, they would be so because of this monopolistic tendency, and they should therefore be abolished.

But does the tariff foster trusts? It seems clear that instead of protecting the trusts, the tariff really protects the smaller manufacturers, who, if the shelter of a protective tariff were removed, would be swept out of existence by a wave of cheap foreign competition. If the tariff were removed, it is evident that the struggle would be between the producers of this country and the producers of other countries, and in this struggle only those would survive who were fitted to meet and conquer the rivalry of the cheap labor and cheap money of Europe. Certainly, the small producers are not so fitted for such a desperate struggle, and would go down in the first onset. The survivors would be the great corporations like the Carnegie Steel Company, and the Standard Oil Company. while the small producers would be driven from the field.

How is it conceivable that the tariff protects large concerns more than it does small ones? Certainly the protection is to all alike. What gives to the large corporation its power of resistance, and its chance of winning in a sharp competitive struggle with foreign countries, is not the tariff, but its very bigness, its accumulated capital, its cheap methods of production, and its vast economies. The small producers, not having these advantages, could not compete with foreign capital, were the protection of the tariff removed, and therefore it is the tariff that permits them to exist at all.

A "trust," is merely a large corporation. It is not necessarily, nor even generally, a monopoly, nor has it necessarily, or generally, monopolistic tendencies, except in so far as every combination of capital, and every enlargement of business, tends in the direction of a control of its own field, and consequently toward some degree of monopoly. Because it goes in that direction there is no reason to believe that monopoly is its goal. In fact, monopoly is impossible under the industrial conditions of this country.

As to the assertion that the tariff creates these great corporations, a little thinking will show that this is not true. What really creates the big corporations is opportunity. The tariff is responsible for the opportunity, but it is not responsible for the trust. In other words, the opportunity for the organ-

ization of great corporations has made the wonderful and continued prosperity of this country. Had we remained an agricultural, and consequently a poor country, there would never have been an opportunity for the organization of great concerns. A trust, in the present meaning of the word, would have been impossible, and there would have been little manufacture, and little prosperity, in the large American sense that we are accustomed to. But prosperity not only created opportunities for large business corporations, but made it imperative that economic methods of production should be introduced. Competition forced reduction in prices all along the line to the point where only the big concerns and cheap production could survive, and competition, and not the tariff, is responsible for the trusts. It may be stated briefly that actual competition produced the trusts, and that potential competition prevents their further development into monopoly. This latter idea will be treated more fully later.

It is quite clear that these corporations came into existence, first, because there was a growing demand for their service, of whatever kind it may be. If it was the corporation of iron and steel, the growth of the corporations in that industry came as a supply to a demand. Supply always follows demand. If there is demand enough for anything in a community we never need worry about the supply. Capital is waiting for an opportunity to introduce the machinery to furnish the supply. The only question is, Will it pay to supply it? Just as soon as the market, which is the demand, grows large enough and strong enough, so that the supply can be sold, all the forces conspire—nature, man, and society all get together to set the forces in motion to furnish the supply. Therefore we may safely conclude that the real cause of the existence of corporations is the growth of the standard of consumption among the average citizens of the community.

Why do large corporations come in preference to small ones? For identically the same reason that small forms of industry always precede large ones. When the demand increases in all the different directions—for instance, as we learn to use a greatly increased number of implements, machinery, and the multitude of forms of iron and steel—then iron and steel becomes a colossal industry. The reason for large corporations as compared with small ones is the greater economy in the uses of capital applied to the industry, and just as fast as the competition becomes severe and the market gets large, this effort to economize and lessen the cost of production increases, and large corporations make their appearance. We may take any industry we like, no matter what it is, that will be its history.

In what way, then, does the tariff affect these corporations? How has it effected this growth of monstrous corporations that we have come to label as trusts? The only way that the tariff can have effected these is indirectly, by having effected the rapid growth of these industries. On the other hand, there is no doubt whatever but the iron industry for instance, and certainly the tin industry, and the woollen industry, and the cotton industry, certainly the silk industry, and very many of our manufacturing industries, owe a great deal to the tariff, at one stage or another of their existence. Their life in this country has practically depended on it; our woollen industry could not have been in existence if there had been no protective tariff. England could have supplied our woollens in such a way that no American capital would have ventured for a moment into the competitive arena. There is no doubt but what the great iron industries owe ever so much in their early history to the tariff.

How did the tariff operate in this respect? What did it do? It gave the American market, for whatever it was worth, to the products of these industries. It has said to American capitalists in cotton, in silk, in wool, in iron, We will secure you at least the American market. That was the best market in the world, and the most rapidly growing market, and it was a sufficient security to warrant capital to invest in those industries under these circumstances; and industry developed, developed so rapidly that we soon became not only the largest iron and steel consuming country in the world, but the largest and most efficient

iron and steel producing country in the world. In that respect, it may be said that the large corporations owe their existence and possibility of development to the tariff. In the early years of its struggle it probably could not have existed without it.

But now, as to the monopolistic element in these large corporations. Do they get that from the tariff? They get no more protection from the tariff than do any other corporations or producers, large or small, in the same field. Whatever element, therefore, there is of monopoly is clearly not due to the tariff, but due to the superior application of management, and capital, and enterprise to the industry. Their existence may be due to the tariff, the possibility of the developing of so large a concern may be due to the tariff, but whatever there is that gives anything of superiority to one concern over another is not due to the tariff, because the tariff affects all, and whatever affects all alike, does not give a monopoly to anybody.

It is undoubtedly true that the tariff does act as something of a barrier against foreign competition. If it did not, there would be no excuse for having it. If, in competition with the foreigners, the little ones, those whose profits are nearly nil, could not hold their own, who would die, the large or the small ones? Why, the small ones, of course, and, if they were all wiped out by the lowering of prices which they could not compete with, it is true that the price of the whole product would go down, and to the extent that it did go down, the profits of the big corporations would be lowered, and the small people who had practically no profits would be the ones that would disappear. So that, the tariff, to the extent that it is a barrier to competition from abroad, does not hold up the great corporations. It holds up their weaker competitors all over the country, and the continuance of the protective policy is necessary for these smaller concerns—for the individual producers—and not for the big corporations.

There is, therefore, no real connection between the protective tariff and the monopolistic element in our large corporations. Whatever benefit they get is indirectly by the growth of prosperity. If protection afforded a stimulus to that, whatever injury came by withdrawal of protection would reach them indirectly through the depression that would consequently follow in the community. So that, whether a concern is directly affected by the tariff or only indirectly, this injury would come to the ones that we want to save; not the great all-absorbing, over-reaching monsters, as we call them, but the very ones that we do not want to injure, the very ones that furnish the real competition, the very ones that have no monopolistic power at all.

Dumping U. S. Goods in Canada.

IN reference to the tariff discussion, the statement is made in commercial circles that the process of "dumping" goods in Canada by American manufacturers, which was feared as the result of the depression in the United States, has already begun. Owing to the vigilance with which trade secrets are guarded it is rather difficult to ascertain particular instances of this "dumping," but the following cases, which have come to the notice of the *News*, will be sufficient to prove, that the process, in certain industries at least, is something more than a myth:

A very striking example is that two weeks ago steel bars were being offered at Pittsburg for export into Canada at $6 per ton less than they were being sold for home consumption. In addition to the cutting of prices there was a discrimination in favor of the United States manufacturers on the part of the railway companies. For instance, the rate from Pittsburg to Montreal is only two cents higher than it is from Hamilton to Montreal, notwithstanding the fact that the haul from Pittsburg is 340 miles farther. This matter is now being taken up by the Dominion Government.

Armour & Co., the big Chicago packing house, it is alleged, has been shipping large quantities of its condensed mincemeat into Canada at a great undervaluation. At a recent date their list price in the United States on the "Star" brand for one to three gross was $10 per gross, and on the same quantity of "Glenwood" brand $9.20 per gross. These goods were at the same time

sold and invoiced by Armour & Co. in Canada at as low a price as $7 per gross. The Canadian quotation generally given is $9.80 per gross.

The Majestic theatre in this city was supplied with chairs from the United States. It is said that the firm supplying these goods were bound to secure the order at any price, in fact, their representative had instructions to that effect, and chairs were supplied for less than $2 apiece, freight and duty paid, that are being sold every day in the United States at $3 and $3.50 each.

American school desks are being imported into the North-West at considerably lower figures than they are being sold for in the United States, but exact figures have not been learned.

A startling announcement is that the cement makers of the United States have formed a buying and selling cement company for the avowed purpose of taking out of their market any surplus product of American cement mills, and disposing of it outside their own territory at any price obtainable. It is stated that the prices quoted for the city of Toronto contract by American firms shows that the price allowed for cement must have been far below the cost of production. Last year the surplus production of cement in the United States over the consumption was 2,000,000 barrels.

Recently a traveller representing a Grand Rapids manufacturer of mouldings called on a buyer in Toronto and tried to sell mouldings. His prices were about thirty per cent. higher than Canadian prices, but he said the firm were out of orders, and finally cut the price so that instead of being 30 or 35 per cent. higher than the Canadian makers, it was 5 per cent. below, after the freight and duty was paid. The price was below the cost of production, but the traveller said that they had to have orders to keep the factory running.

Undervaluation of furniture from the United States is reported, dealers in Ontario having stated that they could buy certain lines away below the regular prices. At the present time a great many felt mattresses and velour couches are coming in, as the Canadian manufacturers are handicapped by heavy duty on their raw material.

"Dumping" of babbit metal is said to be quite common. In the United States the lowest price for babbit metal is five cents a pound, and for stereotype and linotype six cents. In Canada American manufacturers are selling them around the neighborhood of 3 1-2 to 3 3-4 cents, and 4 1-2 to 5 cents, respectively, freight and duty paid.

Last fall 10,000 barrels of American pork was brought into Canada, particularly for use by the lumbermen in the Ottawa Valley. It happened, however, that the pork market (which is a speculative one) was severely depressed at this time, so that the pork was not sold below market prices.

Another case of undervaluation of mouldings is reported where dealers in Ottawa were quoted, a price as low as $12 and 20 per cent. given off, the Canadian manufacturers lowest price being $12.50.

Paper "grocery" bags are known to be coming into Canada at away below current prices in the United States. Specific figures, however, have not been ascertained as yet.

But perhaps the most glaring instance of "dumping," one that has already been made public, was the sale of 40,000 tons of steel rails to the C.P.R., by the Pennsylvania Steel Company. This company sent two commissions to Montreal, who sat with the C.P.R. officials for two days, simply determined, it is said, to take the order at any price, and it is now learned that the price fixed was so low that the officials decided not to publish it.

This "dumping" of United States goods has been effected in either of two ways: By granting a large discount off the invoice price, or by a straight price, the invoice being at the reduced figure.—Toronto *Evening News*.

Insurance

Women and Life Insurance

TIME was when the woman who wished to insure her life encountered many difficulties. Some companies did take women as risks, but were ungallant enough to insert severe conditions and difficult specifications in the policies issued to them. The physical examinations to which women were subjected were rigorous, and if the "soundness" of the woman was satisfactory she was obliged to pay an extra premium to cover any possible fatality to which she might be subject because of her sex.

Now, however, all this has been changed. In insurance circles women are (metaphorically) received with open arms. Prejudices against the feminine hazard have passed with time, and they are insured as eagerly as if they had not the old sex handicap. Some of the life insurance companies have, it is true, only come into line during the past year, but that is neither here nor there.

The part taken by women in the business world and their close business contact with men has impressed the masculine point of view upon women so situated. Consequently the business woman of to-day has come to look upon life insurance with her own or some other brother as a good investment for her money. This is particularly the case with self-supporting women. It has taken a very long time for some of the companies to find out that women as a class live longer than men, but that they do, now seems pretty well established, and in consequence, since 1890 women have been regarded as gilt-edged risks.

This, as Gage E. Tarbell has pointed out, has opened up a tremendous field, composed of teachers, nurses, secretaries, women in clerical positions of various kinds, and other female bread winners. In some cases a woman now reverses the conventions and insures herself in favor of her husband, although insurance companies do not always look upon this with favoring eyes. Many mothers have adopted the idea of taking out fifteen-year policies as a means of educating their children. When the policy is taken out simultaneously with the birth of the child it matures just when it will do the most good. Capital with which a son or daughter can go into business is also thus provided.

Life insurance also offers a profitable field of work for women, and some women are enabled in this way to command royal incomes in the place of pittances that they formerly enjoyed.—*Independent.*

Canadian Insurance Companies Growing

IT is estimated that only one-half of the people in Canada who are eligible for insurance are insured in any company. Here is certainly a fine opportunity for wide-awake agents and companies.

The co-operation implied in insurance is no longer questioned, or its wisdom doubted by progressive people. It is gratifying to see that Canadian companies have greatly increased their percentage of the insurance carried in Canada. Twenty-five years ago they had about one-third of the business, the British and American companies having the larger portion. To-day those figures are just about reversed, the Canadian companies having about 61 per cent. of the total business.

Last year our Canadian companies surpassed their American and British competitors by over $11,000,000 more of new business than both the others combined.

These figures speak well for the activity of our home companies, and are a credit to the intelligence of the Canadian patrons.

But more *can* be done. Canadian companies should see to it that they get a *very much* larger percentage of the insurance business of this country.

THE ACME BINDER

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12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th, 1904.

To Members:

The management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid withdrawing members amounted to $768,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	814,832 68
Municipal Debentures and Stocks	190,758 75
Loans on Company's Stock	95,828 45
Accrued Interest	5,920 02
Advances to Borrowers, Taxes, Insurance, etc.	3,345 82
Accounts Receivable	945 99
Furniture and Fixtures	8,343 26
The Molsons Bank	201,735 25
Cash on Hand	5,170 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	17,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, }
G. A. HARPER, } Auditors.

Results of Systematic Savings

Date.	Total Assets.	Cash Paid Members.	Reserve Fund.
Dec. 31st, 1892	$17,725.86	$3,548.51	
" " 1894	68,643.14	15,999.59	
" " 1896	174,608.04	43,656.88	$1,000.00
" " 1898	388,218.97	89,339.27	2,000.00
" " 1897	491,109.92	96,894.88	13,000.00
" " 1898	540,204.91	247,691.87	18,000.00
" " 1899	752,834.27	220,852.70	25,000.00
" " 1900	1,002,180.89	288,977.95	40,000.00
" " 1901	1,282,808.26	513,355.37	45,000.00
" " 1902	1,572,135.78	736,348.06	55,000.00
" " **1903**	**2,087,977.03**	**768,063.43**	**65,000.00**

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
V. ROBIN, Treasurer.
E. BURT, Supervisor.
H. H. SANDERSON, Building Inspector.

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Capital, (paid up)	3,000,000.00
Reserve Fund,	2,850,000.00

BOARD OF DIRECTORS

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W. M. Ramsay, J. P. Cleghorn, H. Markland Molson, Lt.-Col. F. C. Henshaw, Wm. C. McIntyre

JAMES ELLIOT, General Manager

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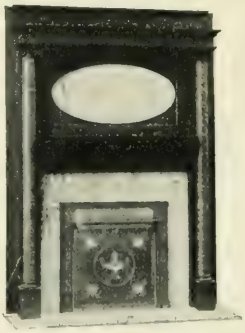

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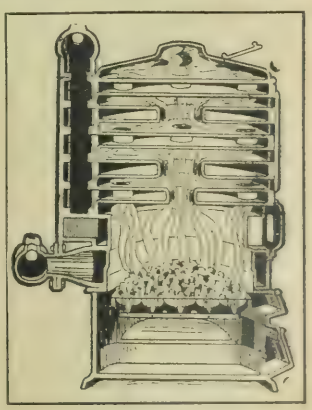

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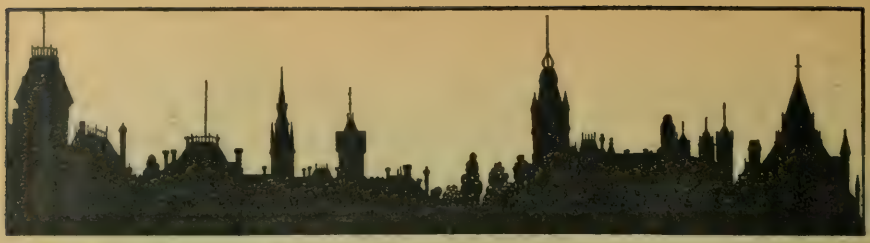

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CONTENTS

THE STEWARD OF CRÉ — MALCOLM WEETHEE SPARROW

BRANTFORD'S PROGRESS EXPLAINED (Illustrated)

THE WOOING OF POTTS, B.A. — HOPKINS J. MOORHOUSE

GLIMPSES OF GREAT EDITORS — ARTHUR STRINGER

SPRING DAYS IN CANADA (Illustrated) — E. M. GOSS

THE "OTHER SIDE" OF HORTICULTURE (Observations from Experience) — ERLE WHITE

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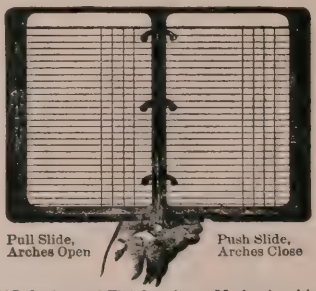

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CONTENTS FOR JUNE, 1904

THE STEWARD OF CRÉ—(Continued)	By Malcolm Weethee Sparrow	301
BRANTFORD'S PROGRESS EXPLAINED (Illustrated)		308
THE WOOING OF POTTS, B.A.	By Hopkins J. Moorhouse	329
GLIMPSES OF GREAT EDITORS	By Arthur Stringer	335
SPRING DAYS IN CANADA (Illustrated)	By E. M. Goss	340
THE "OTHER SIDE" OF HORTICULTURE Observations From Experience	By Erle White	344
THE BRITISH-FRENCH TREATY		347
WHAT OUR COUNTRY IS DOING		349
POINT OF VIEW		353
CORRESPONDENCE		354
INSURANCE		355

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TORONTO, CANADA

THE
NATIONAL MONTHLY
OF CANADA

VOL. IV. TORONTO, JUNE, 1904 No. 6

THE STEWARD OF CRÉ

BY MALCOLM WEETHEE SPARROW

IV.—*Continued.*

AND my uncle; what of him? was this his work? If so, then certainly he had become a master of the art. But why should he turn brigand? I asked myself the question several times, and in trying to account for it, found myself in the greatest quandary. The mystery was more than I could solve, and not wishing to trust my imagination to any great extent, I ascribed the present state of affairs to the mental derangement of which I had been led to believe my uncle suffered.

I found a box in a corner of the cell, and sitting down upon it, tried to collect my thoughts. The struggle with my captors had left me out of breath, and being both heated and excited, my thoughts came in a whirl. I was in a rage for Mademoiselle de Catinac, and chagrined over my defeat in the Emperor's mission. Mon Dieu! Perhaps my uncle had turned Royalist, and my capture was due to my adventure into France as His Majesty's agent. As the thought occurred I tore open the lining of my waistcoat, and removed the despatches. They were in cipher, on tissue paper. I could not make them out, but remembering the Emperor's advice to destroy them if I got into trouble, and not knowing what my present predicament might mean, I tore the despatches into bits and swallowed them. Then refreshing my memory with the words "the first of March, at Cannes," which I had been instructed to deliver, should the despatches have to be destroyed, I resolved that General Moncey should hear them, if I had to crawl through a knot-hole to make my escape.

You may be sure the thought of escape occurred many times, but to no avail. The walls of my cell were of solid masonry, the door was of heavy oak, the window was grated with thick bars of iron, and there were no knot-holes.

Having thus settled the matter with regard to myself, my thoughts reverted to Mademoiselle de Catinac, whom I feared had been badly treated. Her plight among these rascals might be even worse than mine, and the very thought of it was maddening. Could I have gained my freedom and a good sword, I should have attacked this whole motley band of desperadoes single handed, for her sake, nor would I have hesitated to challenge my uncle, good swordsman that he was; and I should have secured mademoiselle's liberty, too, or perhaps been killed in the attempt. I railed at everything in general, and at my uncle in particular. For a man of his wealth and good standing, it was a dastardly business to be in, and I was sorry I had kept aloof from him so many years. Perhaps my influence would have prevented such a disgraceful state of affairs. I certainly should have thwarted such a policy, even though his

wounds had made him imbecile enough to adopt it. More than once I took myself to task for the selfish way in which I had acted toward him.

While these thoughts recurred, time flitted by, until I perceived by the fading light at my window, that night was at hand. Finally I was left in utter darkness, and the stillness which prevailed was almost unbearable. To one who has become accustomed to the booming of cannon, the rattle of musketry, the blare of bugles, and the fierce demoniac battle yells of desperate soldiers, absolute stillness is an awful thing to endure. The least sound made my scalp tingle. Now I am no coward, as my cross and my scar will testify, but being extremely nervous, I was annoyed by the little noises, which, under ordinary circumstances, I probably would not have noticed. At one time it was the squeal of a rat; at another, the scampering of mice, and through it all the monotonous drip, drip, drip of water from the damp walls. It was growing colder, and as my blood cooled down, I began to pace about my narrow cell to keep warm. I suffered most from the pangs of hunger. I could never go very long beyond my regular meal time without bringing on a miserable headache, and I began to dread the result of fasting.

After a while, and it seemed a very long while, I heard footsteps approaching my door. Then a key was inserted into the lock, and as the door swung open the light from a lantern was flashed into the cell.

"Come forth, you!" cried a gruff voice. "And don't be a fool either, or you may get yourself shot. Monsieur le Baron wants you in the library; though if I had my way about it, pardieu, I'd end your music here. You will perhaps remember me."

The fellow held the lantern nearer his face. It was Leloup, and there was an expression in his eyes which made me uneasy. I wondered if I were not among madmen, but endeavored to conceal the feelings of alarm which now possessed me.

I was in hopes the rascal had brought food, and when I found that he had not, my hunger being great, I ventured to remind him that I had not tasted food since we were at Le Chien d'Or. His response was to the effect that it was his business to take me to the baron, after which, if it were monsieur's pleasure that I should have food, there would be those who would supply it forthwith. But he cautioned me against taking any satisfaction out of this, for it was his belief that I would soon be where food was not required.

Without further parley he bade me precede him, and placed his pistol against my head, as a reminder that resistance would be dangerous. I therefore concluded that it would be well to follow his instructions, and immediately started in the direction he desired.

I was conducted up several flights of stairs, and through as many corridors, all of which were lighted, and finally ushered into a brilliantly illumined apartment.

I had good reason to remember this room. It was the one in which my uncle and I usually discussed our matters of difference, and it was here that we had had our final altercation. It was the old gentleman's study, and I rememberd that one of the panels opposite me was the entrance to a secret passage which ran underground from the château to the river. When a boy I had several times explored this, and knew all about it. After a sweeping glance around the luxurious apartment, my gaze rested upon a man seated at a writing desk, with his back towards me. In a moment, having finished writing, he dusted the paper with sand, then turned toward me.

Mon Dieu! it was Montluc.

For a moment I was dazed with astonishment. As I stood staring, he waved his hand for Leloup to leave the room. His expression of authority, and Leloup's immediate acquiescence almost stupefied me. It was several moments before I recovered sufficiently to speak, then—

"Montluc!" I cried. "What devil's work is this? Why are you here? Where is my uncle? What does this all mean?"

His smile was so tantalizing, that I could have throttled him.

"Pray calm yourself, my dear du Morney," said he, in an amiable tone. "You ask

your questions so rapidly that I am overwhelmed. Pray be seated.

I took a seat reluctantly, with my gaze riveted upon his face, which wore the most disagreeable smile I ever beheld, since it was at once cunning and devilish. I recalled what he had said about my uncle being dead, and began to surmise that there was indeed some truth in the matter.

"What is the meaning of this?" I demanded, "and where is Mademoiselle de Catinac?"

Instead of answering, he rose to his feet, picked up a pistol from the desk, walked to the door through which I had entered, locked it, then resumed his seat and laid down the pistol within easy reach.

He had changed his clothes, and instead of the mud-bespattered riding suit, he wore a fashionable coat of brown material, a pale blue embroidered waistcoat, with breeches to match, white silk stockings, and black slippers with silver buckles. He wore a black stock *a la mode*, and a delicate lace cravat in which sparkled a diamond of considerable value. I had never seen him with his hat off, and now I observed a shrewd, calculating brow, and a closely cropped head of hair. The shape of his head did not please me; it was too broad at the ears, too low at the forehead, too high at the back, and too full at the base, where it joined a thick neck. His eyes were small, black, cruel and close together. His nose was acquiline, his mouth petulent, and lascivious, his chin broad and prominent, and his jaw heavy near the throat. He had a fashion of biting his teeth so that the masseter muscles contracted rapidly. Taken altogether he was fairly good looking, and yet a dangerous rogue.

While he was locking the door, I glanced hurriedly about the room, and was pleased to find many things which were familiar to me. Upon the wall to my right hung the portrait of myself which Monsieur Gérard had painted shortly before that wretched quarrel with my uncle. I gazed upon it with considerable interest, and could not help remarking that seven years ago I was rather a pleasant-looking youngster. Time, however, had wrought its change; nevertheless, there were the same brown eyes, the same dark hair, the same prominent nose and chin, and the same full, though rather compressed lips, which were reflected whenever I peered into a mirror. I was glad to find the portrait there, since it evidenced my uncle's affection. Near it was one of my aunt Héléne, painted since I last saw her, and as I beheld the gentle countenance, and recalled her many kindnesses, in spite of my predicament, a lump rose up in my throat and my eyes filled with tears.

A further survey of the room disclosed an easel, supporting a shield upon which several swords and daggers had been arranged as souvenirs of my uncle's campaigns. One, a jewel-hilted cimetar, had been presented by Napoleon while in Egypt. Another, a heavy cavalry sabre, served as a relic of Marengo. Another, a beautifully shaped sword, such as is carried by a General of Division, recalled the battles of Austerlitz, Wagram and Salamanca. And still another of a more ancient pattern, commemorated a sub-lieutenant's service at the battle of Arcole. There was yet another sword, but I could not recollect having seen it before, and as it was a long, straight, heavy cavalry sabre, such as is used by the Cuirassiers, I judged from what I had learned of Montluc, that it belonged to him. The furnishings and decorations of the apartment had not been altered in the least. The panelled walls and ceiling, the heavy oak wainscotting and the several candelabras were quite unchanged; the well-filled bookcases, the pictures, the writing desk, and the easy chair, for which my uncle had a great fondness, were just as I had seen them last, and I was glad to find in its old place over the mantelpiece, the family coat of arms with the motto, *Nil Desperandum*.

I have always taken pride in the armorial bearings of our house, since they date from the time of Henry of Navarre, and hint of the stock whence we sprung; but never did our motto seem so much to me as at that moment. It was like a voice from the dead, and I am sure the noble Chevalier du Morney, who adopted it, must have been in many a trying predicament himself, to have learned the inspiring magic of this *cri de*

guerre. For me it served as an incentive, and with an enthusiasm borne of hope, I originated a plan of escape which needed only a favorable opportunity to prove successful.

V.

You may be sure my observations were made in much less time than it takes to record them. Montluc was not many minutes resuming his seat, and I was in such a turmoil of foreboding that I had little time for anything beyond the present aspect of affairs.

That my uncle had been foully dealt with; that Montluc had attempted to usurp my inheritance; that soon I might be in even a worse situation, were presentiments which I could not turn aside, and the mystery of it all was more than I could solve. Nevertheless, I was not without hope, and ready for the first favorable opportunity to set my plan working.

Considering the fact, however, that I was unarmed, and locked in a room with a desperado, at whose elbow lay a loaded pistol, and who would hesitate at nothing, my chances of escape were small indeed. Never before was I so completely at anyone's mercy, and Montluc, as if realizing the fact, sat, with complacent smile, eyeing me as a cat would a mouse.

"Monsieur du Morney," said he, presently, "it was unwise of you to return to France."

"Have I interrupted some of your rascality?" I asked with virulence.

"You have put yourself in my way," he answered, petulantly, "and I am undecided how to dispose of you."

"Were you so nonplussed before disposing of monsieur my uncle?" I retorted with a sneer.

He shrugged his shoulders and allowed his features to light up with a smile that would have done justice to Satan himself. He was apparently acting his true character now, and he seemed the most complete villain imaginable. I hope I may be forgiven for misjudging my uncle.

"Monsieur le Baron died very suddenly," he replied, doggedly.

"At your hands, or at the hands of Leloup?" was my savage rejoinder.

"The Emperor's downfall affected him greatly," said Montluc, calmly. "Monsieur le Baron committed suicide by taking poison."

"Suicide, indeed!" I cried. "Monsieur, my uncle may have died from poison, as you say, but I am satisfied that it was administered to him by as great a rascal as ever lived."

His eyes flashed fire at me, and his brows lowered into a scowl. For a moment we eyed each other defiantly, then, to my surprise, he resumed his old position of leaning back with hands clasped behind his head and feet stretched out. Apparently his temper was not hard to control.

"The temptation was great, monsieur," he admitted, "but—"

"The treachery was greater," I interrupted.

It was with difficulty that I restrained the impulse to seize a dagger, and then and there avenge my uncle's death. Only the presence of that loaded pistol on the desk at Montluc's elbow prevented me.

"As you please, monsieur," was my captor's unmollified reply. "At any rate, Monsieur le Baron is out of the way. When he died I took the precaution to suppress all news of his death, and assisted by Leloup, placed his body in the family vault at night time, that the secret might never be known. Since then I have continued here as if nothing had happened."

He told this with the self-complacent garrulity of an egotist, and appeared to believe that he had done a clever thing.

"But what right had you here in the first place?" I asked, with no little curiosity.

"I was Monsieur le Baron's steward," he answered, with a show of pride. "Since your uncle's recovery from the wounds received at Salamanca, he has been a recluse, and has not shown himself to anyone but me. His mind has been so affected that I have had to transact his entire business for him, and the people understood it. Under these circumstances I conceived the plan of securing the baron's riches for myself. It

is a game of chance, monsieur, but I shall play my cards to win beyond a doubt."

"You certainly have been dealt a good hand," I remarked, somewhat awed by his extraordinary sang-froid, "and thus far you seem to have played it well. But since you have taken me into the game, the probability is that I hold the ace."

"Your ace cannot possibly win, monsieur. I hold two cards which you cannot beat, and which will place you at a great disadvantage."

"But you admit that yours is a game of chance?"

"Yes, with the chances in my favor. Bear in mind, monsieur, that I have about me men who will do my bidding. The old servants are gone. I could not trust them, so I substituted those whom I knew to be trustworthy. Leloup is my overseer. A word from me and your life will not be worth a sou."

"An excellent card, monsieur, I must admit. Still I am not without hope that my ace will win."

"Impossible. On the other hand, I took the trouble to read the semaphores this morning, and I learned that a man of your description, landed a few days ago at Cannes, with despatches from Elba to the Bonapartists in Paris. I am of the belief that you are the man. I have not studied that portrait up there for nothing. I knew you the moment you entered the Inn of the Golden Fleece. You have not changed much, barring that scar upon your face, and that does you credit. A word from me will place you in the hands of the police. Your execution will no doubt be the consequence."

Mon Dieu! the semaphores! So my presence in France had been telegraphed to Paris. D'André was indeed a wise watch dog, and had many a sharp detective in his service. Had the King trusted to his Minister of Police his downfall in all probability would not have been recorded. But I thought little of the King. At that moment I was too greatly exercised over my own safety. Escape now seemed out of the question, and yet I decided to brave out the situation as far as possible.

"My ace is a better card than you think, monsieur," I ventured to remark. "It is not likely that you would run the risk of an exposure by handing me over to the police."

"You would denounce me, eh?"

"Most assuredly. I wonder that you ask the question."

"In that case then I have but one card against your ace. But it is a good one, nevertheless, and yet one which I would rather not play myself."

"Another murder, I presume."

"Call it what you will, monsieur, but I shall play on the principle that dead men tell no tales."

"In that case then, your card wins. My ace is useless against the hand of a cowardly assassin."

"Take care monsieur!" he cried, fiercely, drawing his feet back and slapping his hands upon his knees, "you are at my mercy, and your bravado may do you harm."

"You are a cowardly rascal, nevertheless," I answered, with an assumption of sang-froid which I did not feel.

"Tonnerre de Dieu!" he cried, springing to his feet with clinched hands and savage countenance.

He was in a temper now, and this was what I wanted, since whom the gods would destroy they first make mad. He stood for a moment trembling with rage. Then he began to pace the floor in front of the desk, with hands behind him and with head bent forward. I have seen the Emperor do the same thing, and I remember that a great many men in those days got into the habit of patterning after him.

Montluc passed back and forth, growing more absorbed each moment. I was not slow to observe that the desk was situated in the middle of one end of the room, and the room was wide. Montluc began by moving only a short distance from the desk, but as his thought deepened he gradually got further away and nearer the walls. He seemed to have forgotten everything but that which was passing through his mind; even my presence; even the pistol upon the desk. My pulses began to throb violently. My plan was formed. I was alert, yet apparently listless, and I trembled with suppressed excitement.

Beside the window was a small table upon

which sat a decanter of brandy and glasses. This table was farther from the desk than I. Presently Montluc stepped to the table, and, with his back toward me, took up a glass and filled it from the decanter. That was the moment of his undoing. There lay the pistol upon the desk and I was nearer it than he. In an instant I was on my feet. Never did a tiger spring more lithely than I. The distance between me and the desk was cleared in two bounds, and just as Montluc turned to see what had happened, I levelled the pistol at his head.

"I think my ace will win," I exclaimed, throwing one leg over a corner of the desk, and smiling at him in exultant spirits.

The sudden change of affairs almost caused his collapse.

"Sapristi!" he gasped, and then stood trembling with the glass of brandy still in his hand, and the color of his face changing to a sickly yellow.

But his sang-froid returned immediately, and as a faint smile stole into his countenance to soften the hard lines about his mouth, he held the glass before him, shrugged his shoulders and elevated his brows.

"Have I your permission, monsieur?" he asked, with mock courtesy.

"Drink, if you like, *mon bravo,*" I answered. "But if you call out or endeavor in any way to signal to your bandit crew, your life will be the penalty."

"Your health then, monsieur," said he, with mock suavity and tossed off the brandy at a gulp.

"Try another," said I, jocosely, "it may restore your color."

"Humph!" he muttered, looking askance at me. Then putting down the glass he faced me defiantly.

"Well, Monsieur Montluc, what do you think of my ace now?" said I, gloating over his discomfiture. "Shall we play further."

"Yes," he answered, a little excited from the sudden energy of a new thought; "the game is not yet finished."

He raised his fingers to his lips as if to whistle. I caught the idea, and drew back the hammer of my pistol.

"Make the slightest signal," I cried, "and I'll send your villainous soul to hell!" He dropped his hand, shrugged deeply, and then smiled.

"And yet the game is not finished," he remarked, doggedly.

"Well," said I, "it is your lead."

There was more energy in his reply than I expected.

"If you are not a coward," he hissed, with a venomous expression of countenance, "you will put down that pistol and take one of these swords; then we shall settle this matter at once and forever."

I was a good swordsman in those days, and had every confidence in myself, so I did not hesitate to accept the challenge.

"I am at your service," I replied, "and I give you the first choice of weapons."

"Good," he cried, and immediately stepping to the shield, took down his own sword and a dagger.

"It is worth while," he added. "A pretty woman and the baron's riches. But first of all, monsieur, tell me on your sacred honor if you are the only obstacle I shall have to meet?"

"I am sole heir," I cried, "if that is what you mean, and you need not fear a vendetta. If you survive me, justice will be your only obstacle."

"Good again," he exclaimed, exultantly. "As for Justice, she is as likely to favor me as anyone else. After I have disposed of you, monsieur, I shall bribe Justice, or else defy her."

"But what of de Carbonneau?" I asked.

"Ah, de Carbonneau," he exclaimed, quickly, and looked over at the desk. "That reminds me; I must have your signature."

"To what, pray?"

"I have written Monsieur de Carbonneau, requesting him to bring all documents to the château. But this is to be over your own signature. Now, monsieur," said he, "pray be good enough to sign the paper which you will find beside you."

I could not help laughing.

"Your audacity is superb," I cried, merrily. "But really, monsieur, I must beg to be excused."

For a moment he eyed me with an ex-

pression which hinted of indecision; then shrugging his shoulders, he stepped a pace nearer.

"Oh, very well," said he, indifferently, "it does not much matter. The signature of Monsieur le Baron will suffice. I write it very well. I wonder I did not think of that before. Now, look you; the door is locked, and no one will interrupt us."

"But if you are killed?" I asked.

For answer he pointed to the panel which hid the secret passage.

"No one knows of that," said he. "It will be your only means of escape."

"But what of mademoiselle?"

"She is safe and comfortable. No harm shall come to her. If you live, which is not likely, your wits will tell you what to do for her. There is a squadron of hussars quartered at the village."

"I perceive that you still have some sense of honor left," I answered, at the same time seizing a dagger and the heavy sabre which my uncle had carried at Morengo. Then placing the pistol upon the desk, I turned to give Montluc attention.

We moved the furniture out of the way, and pulled off our coats and waistcoats. In another moment the fight began.

I have been in some desperate engagements, but I think none of them was equal to this, unless it was at Borodino, where I received this sabre cut across my face. There was a great object in view, and each was determined to kill the other. The hope of helping Mademoiselle de Catinac gave me strength, and I fought as I had never fought in my life. It was not an incident of parry and thrust, as with rapiers, but the regular cavalry exercise of guard, cut, parry, thrust, slash, feint, and our heavy sabres clattered and rang, and hissed, and flashed fire in a manner which I shall never forget.

Montluc was a good swordsman, with a strong wrist, and had the advantage in a sabre three inches longer than mine. But I soon discovered that I knew some tricks of which he was ignorant, and as the fight progressed I gained confidence. Whether it was due to a righteous Providence, or my own fierce energy, I do not know, but it was not long before I was master of the situation, and it gave my opponent all he could do to resist my desperate onslaught.

I touched him twice upon the shoulder, and drew blood. Then the point of his blade pricked me in the right arm. Twice he struck at me with his dagger, but I parried both cuts beautifully. I crowded him, and he gave way a step, then another, and another until I had him cornered. His eyes were glaring like a demon's; his breath came thick and fast; the moisture rolled down his face in rivulets, and his shirt was soon saturated with blood and perspiration. He was at my mercy.

"Ah, ah, Monsieur Montluc!" I cried, triumphantly, "I have you now, and I think my ace will yet win."

His answer was to lunge at me with sudden fury, which served to tire him the more. His heated condition was telling on him severely. I was heated myself, and my clothing was soon wringing wet, yet the clatter of our weapons rang smartly through the room.

"It is nearly time," said I, to myself, "and I can do it."

But at that moment he struck my dagger from my grasp, and laid open the back of my hand. The pain angered me, and I determined to end the matter. Finally I made a feint which he did not understand, and as he attempted to parry, I drove my point above his guard and lunged as one would with a rapier. My sabre went through him nearly to the hilt. He dropped his sword and dagger, and with one hand clutching at his side, went reeling about the room like a man drunk with wine, grasping desperately with his right hand at things which came in his way, while an expression of extreme agony settled upon his face. Finally he lunged at a heavy curtain which draped one of the windows, tore it from its fastenings, and fell in a heap beneath it. Instantly I sprang to the secret passage and escaped. Hurrying to the barracks I secured a squad of Hussars and went back to the rescue. Madame de Cré could tell you what a gallant I was in capturing all those bandits and in setting her at liberty. The next day I found my uncle's old notary, Monsieur de Corbonneau, and told him of what had happened. Leaving matters in his hands, I continued my journey to Paris.

THE END.

Brantford's Progress Explained

IN the rich, agricultural country which surrounds Brantford, and which was settled and developed by a fine class of industrious people, lay the immediate market for infant industries. Enterprising men saw the opportunities, and small shops were opened to cater to this home market. The farmers came for their farm implements, and as the land became cleared and settled, and machinery assumed a more and more important place in the work of preparing the soil and planting and harvesting the crops, the demand for the products of the shops was ever increasing.

The Brantford spirit met the demand. At the same time the genius for mechanical appliances, and for specialization and perfected organization, which was converting small shops of a few men laboring with their hands into establishments of many employees using machinery, was sweeping over the land. The movement was very apparent in Brantford, where enlargements of shops and factories were constantly being made, and where even extensive enlargements were not sufficient, but entirely new sites were chosen and old plants abandoned for new and more commodious works, which should give scope to the ever growing trade of energetic, progressive, up-to-date manufacturers.

Hence the frequent reference one hears made to "the old Buck Stove Works," "the old Cockshutt Plough Works," etc. It simply means that one firm after another has, through enormously increased trade, been compelled to secure new premises and erect new factories to meet that trade. Some of these magnificent new factories are shown by photographs specially secured to illustrate the importance of these factories. Some interior views are also given. From these it will be seen that Brantford factories are models in equipment, and justly the pride of the citizens.

The Splendid Home Market.

From the immediate home market provided through the development of the fertile land on all sides of the growing city, a market with which the manufacturers were in closest touch, alive to its needs and quick to cater to them, there grew up the modern factories with their immense output resulting from the perfected machinery of modern industry.

To supply the articles required in the home markets was little different from supplying similar needs in other markets. Beginning with the farmers of Brant County it was easy to extend out to adjacent counties and then over the whole of Ontario. From this to other provinces, and especially to our great West with its enormous and rapid development, was but a step. Even our own Dominion was not large enough, and as if by magic, the former little Brantford shops, making a few rough implements for friendly farmers, have grown into immense factories sending out their products to the markets of the world.

A large part of this "magic" is the Brantford spirit. It is that alertness to the needs of a community which grasps an opportunity with alacrity and with the business acumen which compels success, grasps it in time and carries it through with unflagging industry.

A noteworthy point about the Brantford captains of industry is that they are native-born, and are the descendants of families who have had large places in giving Brantford that beginning which has resulted in such good fruits. The city's factories have grown, and these Canadian sons have kept pace with Canadian progress, making Brantford factories one of the best illustrations of our expansion. The growth has been steady but wonderfully expansive.

Superior Manufactures.

The products of the Brantford factories speak for themselves. The manufacturer is always improving his specialty; he is never content with something merely good. It must be better. It must be the best that the brains and skill of men can produce. That this spirit has succeeded in carrying many Brantford products to the very highest stage of perfection is very freely admitted on all sides. Among consumers there are myriads of people who will have only the Brantford brand of a particular article, and even competing manufacturers cannot deny the exceedingly high grade of the products sent out from this industrial centre.

So superior are some of these products that only recently a Brantford firm carried off the highest prize in competition with the world. A good instance of this world-wide superiority is the success of the Goold, Shapley & Muir Company in a windmill test before the Royal Agricultural Society. A prize was offered to the mill which should best meet the conditions laid down by the Society. Twenty-one windmill manufacturers from all parts of the world, including fourteen large American firms, entered the competition. In a very severe test of sixty days of ten hours each, the Brantford firm headed the list. In the words of the award, "The mill exhibited by Messrs. Goold, Shapley & Muir Co., is clearly ahead of all others in nearly every point and easily takes the first prize."

Just such triumphs have made Brantford famous. This reputation, together with other numerous advantages, are fast making Brantford a Mecca for other manufacturers.

Other Manufacturers Attracted.

The reasons assigned by the Buffalo firm of Pratt & Letchworth for establishing their Malleable Iron Works in Brantford are that it was "a good manufacturing town and had good shipping facilities." The first reason expanded, really means that there was an immediate sale for their products among the manufacturers already established there. To a firm producing malleable iron in its various forms, it is as important to be surrounded by manufacturers desiring malleable iron parts as it is for the manufacturer of agricultural implements to be surrounded by people requiring those implements. In this the dependence of manufacturing on agriculture is very evident. Granted good land and men to till it, there is created an immediate demand for the labor-saving machinery which plays so important a part in modern husbandry. Such manufacturers bring others more or less dependent upon them.

There is further inducement to new manufacturers in the selling organizations of established firms and their readiness to allow others to profit by them. The willingness with which established firms take up a new manufacturer desirous of markets for his goods, and assist him to their markets, is prooof at once of the practical business sense of Bantford people. For it is an advantage to all concerned, the new manufacturer, the established one, and the city, to have agents who shall handle diversified products all coming from one centre. Advantages in freight, agents' commissions and prestige, are all secured at once; and to be put in touch with established markets at a minimum of expense is an advantage which only the co-operation and liberal spirit of older firms can secure. The city's gain through this co-operation is not inconsiderable, for a city's reputation is a strong feature in selling goods. Brantford's reputation in this respect is splendid. It is said that the city is better known abroad than some of our much larger cities. "Made in Brantford," it is claimed, is a guarantee of excellence the world around. Specific instances are every day verifying this high claim.

Labor and Labor Market.

The Brantford labor market is said to be good for the reason that a skilled mechanic is not denendent upon one firm for employment if there be any dissatisfaction.

In 1902 there were 3,870 employees, while in 1903 this number had risen to 4,570, an increase of 700. In 1902 the wages paid amounted to $1,506,000, while in 1903 they amounted to $1,742,000, an increase of $236,000. How great the demand for labor is will be seen from the fact that there are in Brantford 12 factories, each of which employs from 100 to 700 operatives.

Transportation.

The city is served by two lines of steam railway—the Grand Trunk and the Toronto, Hamilton and Buffalo. The traffic returns given below show the amount of their joint business.

The Grand Trunk Main Line.

But the Brantford people have not been content with their railway service. In the matter of freights they made no complaint, but they objected to the fact that Brantford was not readily enough accessible from the passengers' standpoint. In this arose the agitation to have their city placed on the main line.

To the ordinary individual it seems a remarkable agitation. Cities cannot be moved bodily, and it is usually about as difficult to induce a railway to alter its system so that a particular city shall benefit by it. When such a change also involves immensely increased expenditure through the natural obstacles to be overcome, the request becomes even more remarkable.

Nevertheless, the importance of the city, and the persistence of the enterprising citizens who, among other concessions, contributed $57,000 of the expense, has served to accomplish this remarkable feat. The entire arrangements for the change are almost complete and Brantford seems now to be assured of the main line service of the Grand Trunk, which, it is expected, will be very soon in operation.

Already there are direct passenger trains to and from Toronto, covering the entire distance in two hours' time.

Electrical Roads and Power Lines.

Besides the Grand Trunk and T. H. & B., Brantford is to have local service in new electrical lines. The Grand Valley Railway, connecting Brantford and Paris, is already opened; and several other lines, such as the Port Dover-Brantford Railway, are projected. With the development of this phase of transportation, this active, industrial city, surrounded by a rich, agricultural country, is certain to be soon a centre of electrical lines.

A matter which will undoubtedly hasten this movement is the present-day extension of the development and transmission of electrical energy.

Cheap power is one of the great features of industrial development. No body of citizens is more alive to the facts than the Brantfordites, who have on foot a movement to secure electrical power from Niagara Falls. The customary energy of these people will not be long in making this new undertaking an established fact. They promise to be among the first of our cities to receive the service when the power is available.

Gas and Oil Fields.

The fuel problem seeems to be pretty certain of solution in still another way, for both crude petroleum and natural gas, especially the latter, have been found. Last year a contract was signed for the delivery of gas within the city, the piping from Adacliff to be completed within a year from the signing of the contract. A large number of wells have been sunk, and the city seems assured at an early date of a plentiful supply of natural gas for both fuel and illuminating purposes.

The Cockshutt Plow Co. has sunk a number of wells on their new factory premises, and with such success that they have secured sufficient quantities to enable them to apply the gas in the operation of their plant.

In some of the wells sunk there have been such indications of oil as to warrant high hopes in future discoveries which are being prosecuted in the true Brantford spirit.

Telephone City.

The name Telephone City has been applied to Brantford by people intimately acquainted with the relations of the inventor Bell to that city. Since the invention of the Bell Telephone, many outsiders have neither been aware of the name nor the reason for it.

From 1870 to 1881 Mr. A. Melville Bell lived on Tutela Heights in the house shown. Within these years the telephone was experimented with and perfected by Prof. Alexander Graham Bell, his father's house being used as one end of the telephone line.

Among the labor-saving devices of the age, the place of the telephone is unique. It is not entitled to be classed with inventions which increase the product of manual labor

or which harness the forces of nature, but it does make communication easy and efficient. It has advantages over the telegraph in the conversation it makes possible, whether the distance be small or great. In an age which appreciates the value of time, and which is notable for its many wonderful inventions, the telephone is entitled to a most distinguished place. In fact, it has come into such general use that the people of to-day are apt to be surprised when reminded of the fact that thirty years ago it was looked upon as a scientific plaything. A very large portion of the town people use the telephone in many ways, and telephone services are fast being installed throughout the rural districts.

With regard to the place of the speaking telephone in modern life, the *Engineering Magazine* says: "Aside from printing and the railroad, it should perhaps rank as the greatest single invention."

Renowned as Brantford justly is on so many other scores, it is certainly a great additional source of pride to have been the home and field of experiment of one of the greatest living inventors in an age so remarkable for perfected mechanical devices.

Finance.—Trade and Commerce.

It is difficult to present in figures the actual importance of this industrial city. Our system of statistics is not yet so complete as to permit of anything like a perfect presentation.

From the municipal authorities it is found that the assesssment is $8,093,590, and that the population for the present year is 18,510.

City Assets, Dec. 31st, 1903	$1,287,699.45
City Liabilities, Dec. 31st, 1903	1,175,133.22
Surplus, Dec. 31st, 1903	112,566.23
Debenture Indebtedness, General	960,829.50
Debenture Indebtedness, Local Improvement	197,448.11
Accumulated Sinking Fund	268,838.87
Annual Interest Charge, General	38,591.32
Annual Interest Charge, Local Improvement	9,026.67
Cash Receipts, 1903	303,765.01
Cash Payments, 1903	288,198.78
Annual Sinking Fund Requirement, General	18,801.08
Annual Sinking Fund Requirement, Local Improvement	6,180.00

Some idea of the volume of business is had from the following reports of the Board of Trade:

Trade Returns for Calendar Year.

	1900	1901	1902	1903
Freight carried out	49,388	55,950	72,123	75,885
Freight brought in	148,692	162,280	188,565	213,034
Passengers carried out	83,916	98,503	105,530	114,657

Post Office Returns.

	1901	1902	1903
Revenue from sale of Postage Stamps	$29,903.00	$32,152.00	$34,415.00
Money Orders Issued	33,981.07	42,411.52	51,382.00
Money Orders Paid	225,863.67	231,473.41	252,804.00
Postal Notes Issued	2,862.89	3,122.44	4,465.00
Postal Notes Paid	10,671.02	11,472.27	12,903.00

It will be noticed that in every item that can show progress there is a decided increase in the figures of each succeeding year.

The best indication from statistics of Brantford's place among Canadian cities is found in the amount of manufactured exports. The last report shows the city to be third on the list, Montreal and Toronto alone of Canadian cities surpassing Brantford.

Varied Industries.

It is impossible to give here in detail all the manufactures and products shipped from Brantford. A few of the most important manufactures are agricultural implements, engines, stoves, malleable iron, ploughs, waggons and carriages, binder twine, woolens, biscuits, windmills and machinery of all sorts.

The following is a list of the leading firms, with the nature of their manufactures:

Manufacturers in the City of Brantford.

Adams Wagon Works Co.—Wagons.
Blacker Brick Co.—Bricks.
Brantford Hosiery Co., Limited.
Brantford Screw Co.
Bixel Brewing and Malting Co.—Lager Beer.
Brantford Box Co.—Boxes.
Brantford Carriage Co.—Carriages.
Brantford Stoneware Co.—Stoneware.
Brantford Starch Manufacturing Co.—Starch.
Buck Stove Co., Limited, The William—Stoves and Furnaces.
Brantford Cordage Co.—Binder Twine.
Cockshutt Plow Co.—Agricultural Implements.
Fair, T. J. & Co.—Cigars.
Farmers' Binder Twine Co.—Binder Twine.
Fox Bros., Pork Packers.
Gardner, H. B.—Cigars.
Goold, Shapley & Muir Co.—Windmills, Grinders, Bee-Keepers' Supplies, etc.
Halloran, M. K.—Cigars.
Ham & Nott Co.—Spring Mattresses, Refrigerators, etc.
Ker & Goodwin.—Machinists.

Massey-Harris Co., Limited.—Agricultural Implements.
Matthews & Co., Limited, G. S., Pork Packers.
Mitchell, C. J.—Bicycles.
Ott, John—Tannery.
Pelee Island Wine Co.—Wines.
Paterson, The Wm. & Son Co., Limited.—Biscuits and Confectionery.
Pratt & Letchworth Co.—Malleable Iron.
Rouse & Co.—Machinists.
Simpson Manufacturing Co.—Carriages.
Slingsby Manufacturing Co.—Woollens.
Spence, A. & Sons.—Carriages.
Schultz Bros. Co., Limited.—Planing Mills.
Scarfe & Co.—Varnishes.
Telephone Stoves, Limited.
Verity Plow Co.—Plows, etc.
Waterous Engine Works Co.—Iron Machinery.
Waterous, J. E.—Nails.
Workman & Co.—Bricks.
Wood Bros.—Flour.
Westbrook & Hacker.—Brewers.

The thousands of tons of flour, grain and live stock which go out from Brantford, together with smaller shipments of vegetables, cheese and apples, prove the city's claim to be a centre of agricultural, horticultural and dairying activity, as well as a manufacturing centre.

Municipal Brantford.

The situation of the city on the picturesque Grand River with a delightful country surrounding, while fine parks and shaded streets abound within the limits, make Brantford one of the best of Canadian places of residence.

The interest taken by the citizens in beautifying their parks and in providing good streets and good roads is another evidence of the Brantford spirit. In all there are five parks of different sizes and merits. Victoria Park, in the centre of which stands the Brant monument and on which face the new Carnegie Public Library and the Court House, with the Y.W.C.A. and Victoria Hall at one corner, is the most central.

Jubilee Park, overlooking a wide sweep of the Grand River, is one of the prettiest of the city's many pretty breathing places. Here, in close proximity to the armories, was erected the memorial to the Brantford soldiers who fell in the South African war.

A splendid fire department, an electric street railway, and a system of water-works and sewerage complete the needs of the modern city.

Homes.

That the people have not been unappreciative of these and of the charms of home life, is clearly seen in the number of fine residences which are found in the best residential districts. In fact, hundreds of substantial, if unpretentious, homes are found scattered all over the city, and it is probable that a larger percentage of people own their own homes in Brantford than is the case in any other city in the Dominion.

The home of Mr. Verity, which is just completed, is one of the newest and most modern of the city's homes.

Education.

The public school system is in charge of a staff of competent teachers, the Collegiate Institute and the special classes in manual training and domestic science supplementing the work commenced in the primary schools.

The Ontario Institute for the Blind is also to be found in Brantford. In it is given instruction in general education with special attention to such branches of practical work as are best adapted to the limitations of those deprived of sight.

The two splendid journals which receive a news service seldom found outside the large centres, and the presence of a Board of Trade whose influence is felt throughout the empire, fitly represent the mental activity which keeps Brantford to the fore.

The large market in the centre of the city and the splendid array of stores with their varied wares, indicate the city's appreciation of the necessary and material side of life. The rich agricultural country and the manufacturing centres of the world are alike called on to contribute to the needs and wants of the prosperous citizens.

In every phase of Brantford life the prosperity resulting from industrial supremacy beams forth.

The Library just completed is well calculated to fix a high standard in architecture, whether in public or private buildings. The interior decorations promise, when finished, to correspond to the very hign order of the exterior. Altogether, it will be, within its class, one of our finest public buildings.

MAYOR M. C. HALLORAN.

C. H. WATTEROUS.

E. H. PRESTON, M.P.P.

W. T. COCKSHUTT.

HARRY COCKSHUTT.

C. E. HEYD, M.P.

DR. DIGBY.

E. T. GOULD.

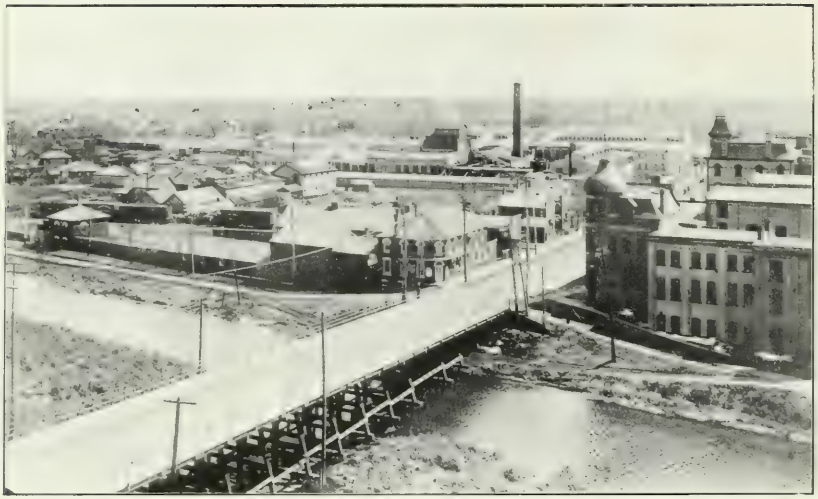
JOHN MUIR.

LLOYD HARRIS.

G. P. TUCK.

W. J. VERITY.

REPRESENTATIVE MEN OF BRANTFORD



FACTORY DISTRICT—BRANTFORD.

COLBORNE STREET—BRANTFORD.

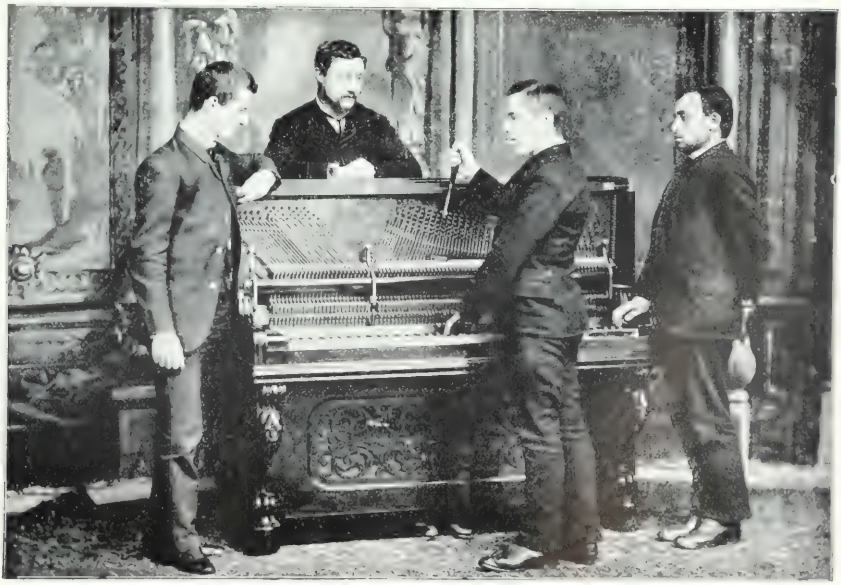
FACTORY DISTRICT—BRANTFORD.

EMPLOYEES LEAVING WATEROUS ENGINE CO. AND MASSEY HARRIS CO.—BRANTFORD.

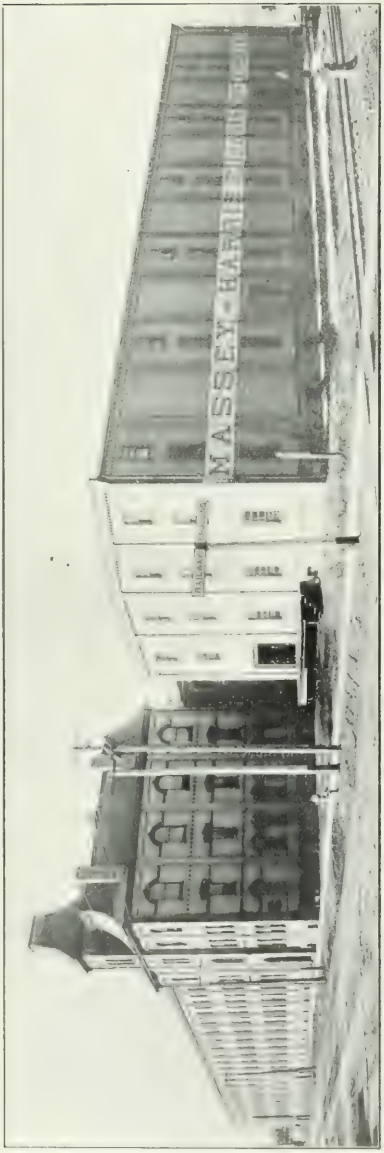
CENTRAL SCHOOL.—BRANTFORD.

HOSPITAL.—BRANTFORD.

INSTITUTE FOR THE BLIND—BRANTFORD.



PIANO TUNING CLASS, ONTARIO INSTITUTION FOR THE BLIND—BRANTFORD.

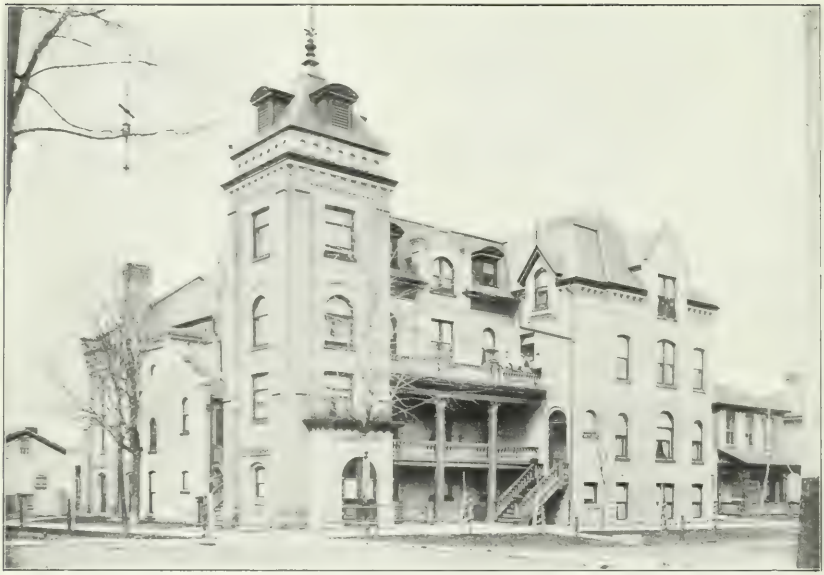


MASSEY-HARRIS CO.—BRANTFORD.

VERITY PLOW CO.—BRANTFORD.

ADAMS WAGON CO.—BRANTFORD.

BUCK STOVE CO.—BRANTFORD.

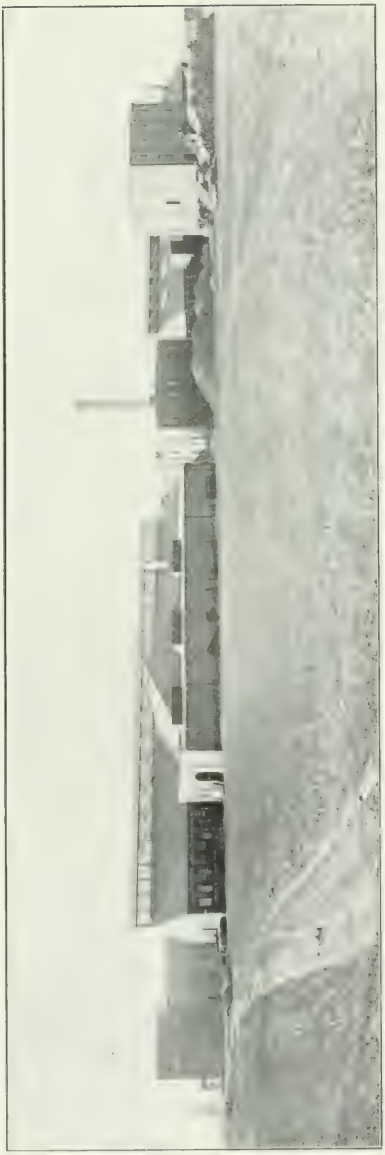


Y.W.C.A. BUILDING—BRANTFORD.

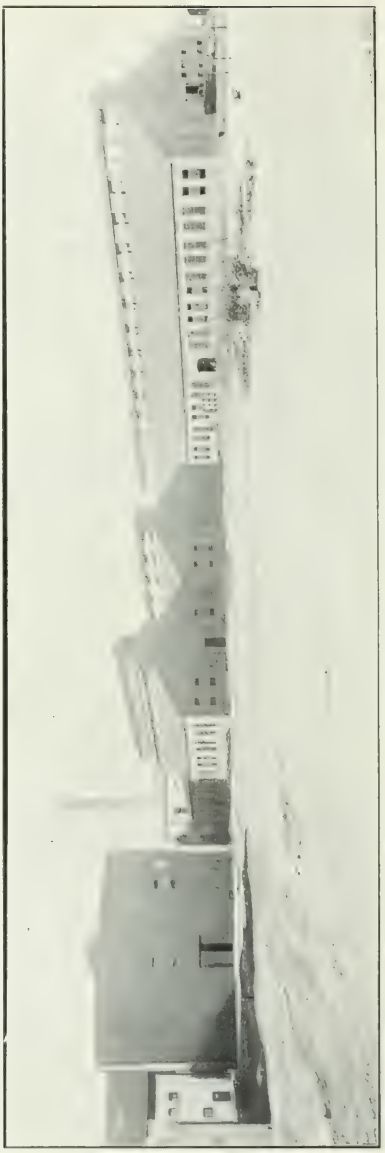
DUFFERIN STREET—BRANTFORD.

CARNEGIE PUBLIC LIBRARY—BRANTFORD.

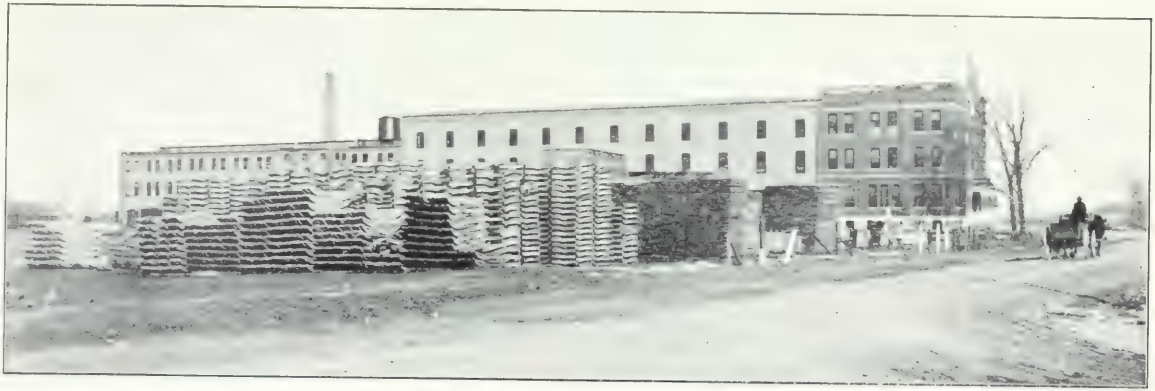
JUBILEE PARK—BRANTFORD.



COCKSHUTT PLOW CO.—BRANTFORD.



COCKSHUTT PLOW CO.—BRANTFORD.



COCKSHUTT PLOW CO. BRANTFORD.

PRATT AND LACHFORD'S MALLEABLE IRON WORKS BRANTFORD.

A. A. BIXELL RESIDENCE—BRANTFORD.

FRANK LEEMING'S RESIDENCE—BRANTFORD.

LLOYD HARRIS RESIDENCE—BRANTFORD.

W. C. LIVINGSTON'S RESIDENCE—BRANTFORD.

This is Red Seal Coated Paper made by Ritchie & Ramsay, Toronto

KERBY HOUSE—BRANTFORD.

SOLDIERS' MONUMENT AND JUBILEE TERRACE—BRANTFORD.

GOULD, SHAPLEY AND MUIR MANUFACTURING CO.—BRANTFORD.

BELL'S HOME—BRANTFORD.

MOHAWK CHURCH—BRANTFORD.
The First Protestant Church in Canada

JOSEPH BRANT.
(Thayendanegea)

ALEXANDRA PARK—BRANTFORD.

The illustrations from pages 314 to 323 (inclusive), excepting lower cut on page 317, were made from photographs taken specially for THE NATIONAL MONTHLY

The Wooing of Potts, B.A.

By HOPKINS J. MOORHOUSE

MISS ANN saw him before he got into the yard, and she marched straight out to the kitchen, untied the big white bull-dog from the leg of the kitchen table, then marched straight back to the front door. He was a dapper little man, with side whiskers, and he was coming briskly up the path with a bundle of samples under his arm.

"You needn't be comin' in here," cried Miss Ann, shrilly. "I ain't a-wantin' nothin' to-day."

Potts, Book Agent, stopped short at sight of the bull-dog and the queer, thin little woman in the blue sunbonnet and checkered apron. Most decidedly it was the ugliest bull-dog he had ever seen, and most politely he doffed his hat and bowed.

"It's a fine day, ma'am," he began.

"Well, I ain't a-sayin' 'tain't, be I?"

"Pardon me, ma'am—a—no, of course not. I won't take a moment of your time, ma'am, but I have here—"

"I ain't a-wantin' nothin' to-day," cried Miss Ann, a little louder than before.

"Jus' so, ma'am, jus' so. It's a book I'd like you to look at before I go—a—interesting, instructive, and inspiring, bound in half morocco, half-tone illustrations, snow-white paper, large clear type—'Story of the Boer War,' and all the—"

"I ain't a-wantin' nothin' to-day, ain't I a-tellin' you?"

"A—any china-glue, furniture polish, pins, needles, thread, yarn—?"

Miss Ann's lips came together in a straight line, and her whole face bulged with indignation as she fumbled at the knot on the dog's collar. The little agent was by this time backing and bowing gate-wards, and no sooner was the dog loose than he faced about and ran for his life.

"Sic'm! Prinney, sic'm! Put'm out, that's a good dog! He! he! he!"

Over the gate went the samples and after them the dapper little man with a reckless abandon that might have won applause in a circus ring.

"He! he! he!" Then the door slammed.

Potts, Book Agent, swore softly to himself and pulled his whiskers as he went down the hill into the village. His pride was hurt, for, though Potts had a habit, on occasion, of running himself down, he was a living exponent of the fact that self-depreciation is but the most flagrant form of conceit. Just to think of being chased out of a yard by an old woman who would not know the difference between a brief and an affidavit!

He had studied law in his younger days, Potts had, but there was no money in it for him. He had figured in only one criminal case and the fellow had sworn to kill him when he got out; Potts quit after that and drifted about doing things. He had nothing when he started, had made nothing in the passing of the years, and had nothing now, so that he considered he had held his own pretty well. Such a knock-about, grab-what-you-can sort of life was scarcely conducive to the development of the higher ethical standards, and when Potts got angry he was never bothered with scruples.

That was why he listened so attentively to all the stories he heard in the village about the queerness and fabulous wealth of Miss Ann C. F. Henny, mistress of the big house with the wall around it up on the hill. That was why, also, he took a walk in the meadows that evening and smoked seven pipes of tobacco.

If Potts had not started back to his lodgings by way of the river bank; if Miss Henny had not happened to be down in the lower pasture looking for her cow; if the said cow had not got out of the pasture and crossed the river; if Potts had not manfully waded over and brought the cow back—if all this had not happened, Potts, Book Agent,

might have smoked his pipe to no purpose and the mistress of the river property would have had no occasion for being grateful. But all this did happen, and Miss Henny was grateful. So grateful was she and, in fact, such a revulsion of feeling did she experience, and so polite was the little agent withal that she invited him to call, which so delighted him that she set the visit definitely for the following evening.

Potts chuckled all the way to the village, and when he got there sent a letter to a friend of his in the city.

"Up against a cinch for fair, Skinny, old boy," he wrote. "There's a couple thousand in it if we work it right; old woman's a plum, dead easy. Be sure you dig up those papers. Chuck everything and get here right away quick. Tra-la. Potts."

Now, Miss Ann was an unclaimed blessing of forty-five plus, with a great respect for married men. Ever since her sister, Elizabeth E., had married the minister and left her to live alone in the big house with the white bull-dog and a two-barrelled gun which had never been loaded, she had felt inexpressibly lonely. But then, nobody knew that, and nobody would have cared if they had known it; people laughed at her.

It was this state of affairs that made her so susceptible to the friendly overtures of the little agent, and she was sorry now that she had set the dog on him. He was only trying to make an honest living after all, and Miss Ann's own life had been too full of hard bumps to drive from her heart all sympathy with the struggles of others. It was much better to sell things from door to door than to steal at any rate, and Miss Ann made up her mind to buy his book when he called this time.

Potts had finished his third glass of raspberry vinegar and was munching at his fourth cookie.

"Yes, ma'am, you're right there; it is a free life, in fact, I would not be making an erroneous statement were I to say it's a very free life. Here one day; somewhere else the next day; always meeting new people and—a—dogs, ma'am."

"Ah, sir, you bean't a-holdin' no bad feelin's, be you?"

"Tah! not a bit of it, ma'am, not at all. It's all in the business, you know, quite all in the business, I assure you."

"As I was sayin' to myself jest afore you knocked: 'Ann C. F. Henny,' says I, 'he's tryin' to make his livin' honest, an' you ought to be 'shamed to hev' gone an' done it.'"

The agent's comfortable smile smoothed away into gravity, and he leaned forward earnestly as he spoke.

"My dear Miss Henny, you cannot imagine how it grieves me to hear you thus accusing yourself. What if I was surprised when you set Prinney to chase me out? What if I was even dumbfounded at the injustice of it? We'll say nothing about that. I merely said to myself: 'She has been worried and pestered of late by agents unworthy of her patronage and she does not know that I—Ah madam!"

His voice suddenly broke, and he bowed his face in his hands. Miss Ann gasped:

"Fer the land's sakes!"

"I—beg your pardon, Miss Henny," said Potts, slowly wiping his eyes. "It's my nerves, and sometimes when I think of my poor brother—" His voice faltered again. Miss Ann's wrinkled face softened and she nodded her head in sympathy.

"When did he die, sir?"

Potts looked up. "He didn't die at all, ma'am. Alas! it might have been better if he had. Poor old Thomas!"

"Land! sir, was his name Thomas? Why I once had a brother an' his name was Thomas. He died."

"O—h," nodded Potts in his turn. "That is something we all must do, Miss Henny, and as my old Sunday-school teacher used to say, we can never tell the day or the hour. We thought my brother was on his last legs when they came to take him away to prison."

Miss Ann sat up in her chair with a jerk, her thin, sharp face stiff with horror.

"Nay, nay, ma'am," hastened Potts, "you will not misjudge him when I tell you that he had worked himself ill in trying to pay off a debt of honor. His partner in business, Miss Henny, had run the firm into bankruptcy and absconded with several thou-

sand dollars of trust moneys. My brother was not to blame, but he undertook to pay everything if they would only give him time —if they would only give him time," repeated Potts, gazing sadly at a spot on the carpet.

"That was jest real nice o' him, wasn't it," said Miss Ann, reassured that she was not sitting in the presence of the brother of a criminal.

"He worked and slaved, Miss Henny, as never man worked and slaved before. He and his family gave up the pretty little home where they had been so happy and contented, and went to live in a hovel. His wife, poor thing, took in washing, and even little Annie, who was not more than eight years old, trudged about selling odds and ends. Then Thomas took sick with the grippe," said Potts.

"Poor man," murmured Miss Henny.

"Can I ever forget the day the officers came to take him off?" continued Potts, in a burst of tragic eloquence. "Can I ever forget the dumb anguish of the wife, or the little girl, the tears streaming down her pale baby face, beseeching them not to take her papa to jail? Ah, ma'am, it was a sad, sad day!"

"Land o' Goshen! You bean't a-goin' to tell me they took 'im?" cried Miss Ann, leaning forward eagerly.

Potts sniffed sorrowfully and wagged his head in melancholly emphasis.

"There is no mercy in this cold-hearted world, Miss Henny. I threatened, I pleaded, I did everything, but to no purpose. I was studying for the law at the time and my means were limited, but I did what I could; it was not enough. They took him." Potts stopped here for a gulp or two.

"They took 'im," said Miss Henny, in an awed whisper.

"They took him," went on Potts. "My duty lay clear before me, and I gave up my legal aspirations, resigned all my manhood's ambitions, turned my back on the brilliant career before me, and started out to earn what I might selling books, for I had made a vow to my brother not to rest till I had paid off every cent of his debt of honor. That is why, dear madam, you see me in my present occupation. That is why—. There now, I should not have told you all this; my tongue has run away with me as usual, but it is so seldom one meets with a real friend—" He smiled sadly and looked up to find his listener gazing at him in admiration that was shining through her tears.

"Jest to think! Jest to think I sic'd the dog on *you!*" Potts made a great sweep of his arm in deprecation. "Ef I ever marry a man, Mr. Potts, it'll be a man like you, Mr. Potts." Potts started violently. "As I al'ays used to say to Lib—that's my sister as married the minister—as I al'ays used to say to Lib: 'Lib,' says I, 'there's them as says all men is liars, but don't you go fer to set store by that. There's honest men,' says I, an' men as'd give the shirt off their back to their brother,' says I. An' there is," concluded Miss Ann, triumphantly.

"And there is," echoed Potts, softly.

"An' them's the kind a body should help," said Miss Ann. "How much o' that there debt is there left?"

The directness of the question staggered Potts.

"A—er—two thousand dollars," said he, hastily. "Yes, that's it, two thousand dollars, Miss Henny."

Miss Ann thoughtfully scratched the point of her chin.

"You see, Miss Henny, it's all owed to one man, J. Pierpont Skinner, an' he says he won't let my brother out till he gets the money and—and he holds a note against poor Thomas and—a—when I saw 'im get off the train here this afternoon, I could hardly keep from running up and choking him!" finished Potts, fiercely.

"Where? Here? Now?" Miss Ann jumped to her feet in excitement. "Go an' get 'im!" she cried. "Go an' get 'im, an' we'll get that there note."

Tears of gratitude were in the agent's eyes as he said good-night. "I'll bring him up to-morrow," said he.

Long after everybody else was asleep, Potts was still sitting on the hotel veranda, his arm-chair comfortably tilted back against the wall. He was smoking his pipe again.

The loungers about the station platform the following afternoon had something more

than the arrival of the mail to interest them; a tall, lanky individual in a red vest stepped off the train.

"All aboard for the Daly House!" yelled the driver of the democrat at the end of the platform, with a keen eye for business. The stranger climbed into the rig, and ten minutes later was bending over the hotel register.

"Mr. Potts, sir? Gone out, sir," said the clerk. "Been out since mornin'. No, didn't say when he'd be back. No, didn't say where he was goin'. No, didn't leave no message."

It was almost night-fall when Potts put in an appearance.

"Why, hello there, Skin!"

J. Pierpont Skinner stretched his legs a little farther across the veranda, but was much too comfortable to bother moving as Potts came quickly down the board walk.

"When'd you get here?"

"'Way next May," drawled J. Pierpont, sarcastically. "Where the Sam Hill you been keeping yourself?" he growled.

One of Potts' small eyes went out in a knot of wrinkles, and one side of Potts' wide mouth lifted expressively to assist the wink. Then he burst out into a laugh; he was feeling particularly well pleased with himself, was Potts. He had done a good day's work that afternoon.

"Come on in and have something," he cried, slapping the other on the shoulder, "and then we'll take a little stroll. Fine night for a stroll, Skinny, old boy, in fact a very fine night for a stroll, e—h Skin? Huh! Huh! Huh! Huh!"

Skinner unwound his long legs and followed into the bar. Not long afterward they were both sitting on the river bank.

"Well?" J. Pierpont was dropping pebbles into the water.

"Now just hold your horses for a minute," cried Potts, boisterously. "Skin, you're the most impatient duffer—"

"Aw cut it, Pottsy. If you'd quit a big deal in the city to come down here and hang about a forsaken burg like this for a whole bloomin' afternoon—"

"You oughtn't 've done it then, Skin."

"What?"

"I say you oughtn't 've done it. Why didn't you wire you had something on and couldn't come?"

"Didn't you tell me to chuck everything? Then, what the—"

"Now, I want you to understand 'fore we go any farther," said Potts, wetting his lips, "this is *my* graft. It was my graft in the first place, it's my graft now, and it's going to be my graft in the future—my graft entirely," said Potts, with a gesture of supreme satisfaction.

J. Pierpont stopped dropping pebbles into the water.

"Say! look here, Pottsy, what're you tryin' to get through you, anyway?"

"Well, just this, there's nothin' doing."

"*What?*"

"Nothin' doing," repeated Potts, smiling affably. "You can go home just as soon as you like, Skin."

"WHAT?"

"Sorry, Skin, but you know—a—what is is and what is not is not," said Potts, serenely.

J. Pierpont's gaze drifted away into the sunset colorings in the west as he absorbed this bit of ambiguous philosophy. His eyelids narrowed ever so little and the shadow of a smile flickered across his thin lips and was gone.

"Pottsy, you *are* a bird and no mistake," he began. "In all the time I've knowed you this is the first time I've knowed you to fall down on a job like this—old woman, too. Oh, Pottsy, Pottsy!" He turned from the sunset and shook his head in sorrowful contemplation.

Potts pulled his whiskers. If there was anything he could not stand it was this tone of opprobrious condescension; it was a nasty slur, and slurs hurt when one did not make them oneself.

"Shut up!" he said, coldly. "Think I'm a fool?"

"Old woman, too! Oh, Pottsy, Pottsy!" said J. Pierpont, in sad reiteration.

"I tell you—!"

"Why, I'll bet she chased you out of the house with a broomstick," taunted Skinner. "I'll bet you didn't say three words of your tale of woe before she—"

"Didn't I?" interrupted Potts, excitedly. "Didn't I, though?" That's all you know about it, then." Another of those shadowy smiles flickered off at the corners of the thin lips. "Tain't that, Skin," continued Potts, dropping into a conciliatory tone, "tain't that. You see, things 've gone a little different to what I was thinking, and—a—well, fact is, I'm going to marry the old woman."

If Potts had said he had swallowed an elephant for supper and was going to eat another one before bed-time, J. Pierpont would not have stared half so hard. Potts nerved himself for a terrific explosion of mirth, but Skinner was as grave as a judge.

"You're sure you've given this your most serious consideration—quite sure you're not making a mistake?"

"Quite," said Potts.

"Nice home?" Skinner asked, with a far-away look in his eyes.

"Nice home," said Potts.

"You'll be very rich?"

"Very rich," murmured Potts, contentedly.

Skinner reached over and shook hands, and then they went back to the hotel and had a drink, and after that they had more drinks.

J. Pierpont was up bright and early in the morning, went out for a walk, and got back just before Potts had finished sleeping off the effects of the previous evening. They walked arm-in-arm to the station after dinner.

"Awfully sorry, old man," Potts said, as they paced the platform. "I hope your deal in town'll not be affected by this little jaunt down here, and of course you understand, Skin, I didn't know how things were going to turn when I sent for you."

"I understand, Pottsy."

"A—here's the price of your fare down and back, Skin, and a trifle over to pay for your time. It's only twenty-five bucks, I know, but it's every cent I've got on me. Now, that's all right, don't you go thanking me; I don't want you to think I'm trying to 'Jew' you out of anything, that's all. It was my graft all along—you quite see it was my graft, don't you?"

"Cert'nly, Pottsy, cert'nly," said J. Pierpont, heartily. "I was a little sore at first, of course, but, as you said, what is is and what is not is not." He stuffed the money in his vest with a broad smile of satisfaction.

"And when we're nicely settled, Skin, old boy," said Potts, cordially, as the other swung aboard the train, "you must come down and visit us and we'll have a high old time. You'll come, won't you?"

"Mebbe I will," said J. Pierpont. Then the train pulled out and a moment later disappeared around a curve up the track.

Never before had Potts felt so proud of himself; never before had he managed things so well. He had expected a row with Skinner, but he had got rid of him in fine style. He had done some hard thinking on the hotel veranda after his interview with Miss Ann. She had said if she ever married a man it would be a man like Potts. Well, why shouldn't he marry her and become proprietor of acres of valuable property, several thousands in the bank, and a home into the bargain? No reason in the world. The old woman would die before long and then everything would be lovely. So Potts, Book Agent, had gone a-wooing, and Potts, of course, had won. He fairly strutted as he went up the hill in the evening to see his sweetheart.

About Miss Ann's manner as she opened the door there was an air of mystery that did not escape him; and when she presently trotted over to the sideboard, took a paper out of a drawer, and stood in front of him smiling and holding it behind her back, he was puzzled.

"Jest open your hand an' shet your eyes an' I'll give you somethin' to make you wise," she chirruped.

In grinning wonder Potts did as he was told, and the paper was placed in his hand. When his glance fell upon it he gave a sudden start and his face went white as a sheet.

"The note! The note!" cackled Miss Henny, in high glee. "Ain't it jest fine—two thousand dollars! An' I made *scch* a bargain! Mr. Skinner, he come here early this mornin' an' sed as he'd heerd I was a friend o' yours an' he'd give me the note fer one thousand dollars—*one* thousand, mind

you, jest half. He's sech a fine man, an' that polite! An' I knowed you'd be that surprised an' glad. He! he! An' now your brother an' his family. My land, though! seems like I must go loony when I think o' how your brother an' his family—Land o' Goshen!"

Potts yanked at his whiskers, and fumed and sputtered and stamped up and down the floor in his rage.

"Hang my brother and his family! D'you hear? *Ha—ng!* my brother and his family! You're a nice one, you are! You're a pretty one, I must say! Nice way you've gone and treated me, ain't it!" he cried savagely, running over and shaking his fist in front of her long nose. "You—you silly old skallywag, you!"

At the first outburst Miss Ann had collapsed into a rocker and her face had gone the color of old piano keys, but now spots of red burned in her cheeks and her eyes snapped dangerously. With a screech she bounded out of the rocker, wildly waving her arms about.

"You dare call me sech names in my own house, you good-fer-nothin' jackanapes! I'll learn you!" She chased him into a corner and made a grab for his whiskers.

"Ann! Ann! Oh, my dear Ann! Forgive me!" wailed Potts.

"Don't you be Annin' me, sir! I ain't a-goin' to be your dear Ann—marry a blackguard like you? Git out o' here 'fore I thump the life out o' you! Here Prinney, Prinney, Prinney!—Where under the sun's that there dog?—Here Prinney, Prinney, Prinney!"

"Lord!" panted Potts, as he leaned against the gate. "Oh Lord!"

Glimpses of Great Editors

By Arthur Stringer

It seems an incongruity, almost, to speak of a great editor; it is an anomaly, certainly, to find an eminent one. For he is a mole-like fellow, is your modern magazine editor, working always in the dark, burrowing unseen in his search for talent, and cropping out only now and then in a foot-note or an announcement. The result is that the great, unthinking public is apt to forget him and the fact of his existence, accepting his offerings in as off-hand a manner as they would mushrooms from the lap of mother-earth herself, little dreaming of the potent and patient man who labors so strenuously behind the scenes.

And the editor, as a rule, does not object to this popular attitude. Publicity, in the refracted glare of which he has probably blinked for the past forty years or so, now holds out no charm to him, and he is content with an eminence that is essentially vicarious. What the editor does object to, however, is the false picture of him which tradition seemed to have stamped indelibly on the minds of a too thoughtless reading world. We all know him, that traditional editor. He is cynical, soured, and surly-looking, laboring in his shirt-sleeves beside his scissors and paste-pot, with a dab of printer's-ink on his nose, and a line of printer's devils at his heels. He is always endowed with a hair-trigger temper; he has a tendency to eject youthful poets by way of the elevator-shaft, and glories in frightening demure little pink-bonneted authoresses into going out of his sanctum backwards. And his desk always seems piled up with an untidy heap of manuscripts, which run over onto the floor and into the waste-paper basket, like a great pot of over-boiling rice. He is a discourager of literature in general, and he is never happier, apparently, than when rejecting manuscripts and when repelling contibutors.

This is all very picturesque, but all very false. For to-day the magazine editor is the Prime Minister in the kingdom of letters. And as such he is worthy of more studious notice and more judicious appreciation. It is he who originates our literary resuscitations; it is he who starts the ball of a belletristic renaissance amoving; it is he who creates historical revivals—such as the Napoleonic and the Poe movements—and causes his rivals to swing into line, while the back-wash of the movement itself ripples down through all the weekly and daily press and flurries the surface of half a hemisphere. He is the master of the works, who discourages and represses here, and encourages and abets there, who is both the disciple and the apostle of genius, whose duty it is to develop the young and the inexperienced, to have an eye on the deserving needy and impecunious, to wear a spur for the indolent, and to provide an opening for the ambitious. The audience he speaks to is all but unlimited; sometimes it is counted in tens of thousands; sometimes it is even a million. It may be said that he is moulded by the times; and yet it is as equally true that the times are moulded by him. If he keeps his finger on the pulse of the public, if he keeps his ear to the ground, he still keeps his eyes on the light that leads always onward and upward, remembering that he is the torch-bearer of culture and taste, the leader in things both artistic and literary.

The old happy-go-lucky, *laissez faire,* traditional shirt-sleeve editor is a type that no longer exists, at least not in metropolitan journalism. Orderliness, routine, system, that is the cry of the day. One has only to glance down into the stately press-rooms of the *New York Herald*—to say nothing of their luxuriously-fitted offices—to realize that disorder and squalor are no longer the hand-maidens of journalistic success. Believe it or not, but in the *New York Evening Post's* offices you may not to-day so

much as smoke a cigarette without ejection, prompt and relentless.

So in this talk about a few great editors I have met with, I put the editors of the *Century Magazine* first, for a two-fold reason. My first reason for doing this is the fact that the *Century,* above and before all others, must be reckoned as one of the world's great magazines. It, above all others, has clung with undeviating editorial rectitude to all that is best in literature and art. With it there had been no fawning and no pandering to the fashion of the moment. At a time when editors, like financiers, have caught the trick of "watering their stock," the *Century,* it seems to me, has done more than any other magazine to give what is wholly and purely good. It's tone has always been moral; its attitude has always been dignified. It has made no concessions—like an only too well known rival—to the mental mediocrity of the "Matinee Girl," that product of our century, abominable in everything but the attractiveness of her gowns and the innocence of her mind. It has not—like still another rival—allowed the commercial element to creep from its counting-house up into its editorial room and dilute what was once an excellent page of contents into an index of femininized and flaccid pleasantries. The *Century* may not have made phenomenal strides in its circulation through this policy, they may not count their readers by the hundreds of thousands, but I imagine the consciousness of editing the best magazine in America must be a very soothing thing to go to bed with, a very pleasant thought to go to sleep on!

Poets are not popularly believed to be successful men of affairs. Moonlight, lisping waters, moods and dreams, these are the things you at once associate with the poet, not contracts and cheques, telephones and stenographers. Yet the *Century Magazine* is conducted by two poets. One, the managing editor, is Richard Watson Gilder, who wrote the lines which adorned the World's Fair Buildings; the other, the associate editor, is Robert Underwood Johnson, who induced General Grant to write his now famous enough "Memoirs."

The *Century* building is on the north side of Union Square, overlooking the trees and green spaces of the little park, between the rumble of Fourth Avenue, the rattle and roar of Broadway, and the clangor and crowd of Fourteenth Street. The offices of the magazine are on the third floor, and when you step out of the spacious elevator you find yourself in the possession of a very comely young lady, who inquires whom you would like to see. Then you are passed on to another young lady, equally quiet and dignified, and you begin to feel that perhaps you have made a mistake and are invading the domestic circle of some expatriate oriental nabob, for these silent young ladies you see everywhere, and you are, besides, walking on rug-covered floors of polished wood, and passing under portiere-hung entrances, between walls adorned with many paintings and busts. It is not until the familiar click of half a dozen typewriters falls reassuringly on your ear, that you feel at home once more. For everything about the home of the *Century* is quiet and austere and elegant; disturbingly so, indeed, and even when, at last, you stand face to face with the editors themselves, you see they are very different from the editor as you have before known him. About the two editors of the *Century,* as about their offices, you find a calm that is almost academic—though this, perhaps, is not unnatural, seeing that both editors are men of many degrees, and at the same time men of a courtliness that is most unlooked for, and of a deliberate kindliness that is uncalled for—at least in the rush and bustle of New York journalism.

Mr. Gilder might almost be called a small man. He has a pale, clear-cut, nervous and rather worried-looking face. His manner is eminently gentle, but out of the dark-colored acquiline eyes shines a spirit of determination that crops to the surface now and then when the emergency demands it. You wonder at his scholar's stoop, until you realize that he has written well on to a dozen different volumes, outside of his editorial work, which has been both exacting and devious. Yet, although now on the eve of his sixtieth year, Mr. Gilder is by no means an old man. He is an enthusiastic advocate

of golf, and enjoys and has enjoyed the cordial friendship of many of America's most eminent men and women. When Grover Cleveland wants a particularly genial companion for one of his fishing jaunts he invariably calls on the managing editor of the *Century*. Mr. Gilder, I might add, is interested in tenement house reform, is president of the Public Art League, and was a member of the executive committee of the Civil Reform Association, to say nothing of being actively interested in the New York Kindergarten Association. On the whole, you will look far before finding a more wonderfully active man; as admirable as a citizen as he is excellent as an editor and accomplished as a poet.

The associate editor of the *Century*, Mr. Robert Underwood Johnson, is a tall, studious-looking, sparely-built man, with the eye of the poet and the stoop of the scholar. He has also his full share of the '*Century* charm of manner;' he also is always interested in his contributors, always ready with encouragement and advice, always kindly, if sometimes severe. He is perhaps best known for his monumental work in connection with the Civil War Series which the Century Company published some time ago —it was, indeed, while first engaged with this work that he prevailed upon General Grant to issue his memoirs. But Mr. Johnson is worthy of notice for one other great thing suggested and accomplished, and that was originating and putting on foot the movement which culminated in the creation of the Yosemite National Park. For his services in the cause of international copyright, too, when secretary of The American Copyright League, he received an honorary degree from Yale, the decoration of the Chevalier of the Legion of Honor from France, and that of Cavaliere of the Crown of Italy as well. The three volumes of verse which he has written show a fineness of touch and a vigor of thought that makes one all but lament the fact that so much of Mr. Johnson's time and energy should be expended as a literary middleman, and not as a producer. Mr. Buell, the assistant editor of the *Century*, collaborated with Mr. Johnson in the production of the Century Company's Civil War Series.

The editor of *Harper's Magazine* wields his blue pencil in precisely the same spot where reigned his predecessors before the middle of the last century. But the seeking out of the editor of this magazine is very like Blondin's search for King Richard. That huge and now, perhaps, slightly obsolete-looking building bearing the familiar sign "Harper & Brothers" stands on Franklin Square, not far below Brooklyn Bridge, in the heart of the oldest quarter of New York City. The general upward trend of the publishing houses has left "The Harpers" in apparent forlorn isolation at the tail end of Manhattan Island, though I must confess that reasons more substantial than sentimental have been given for their clinging to their commodious and comfortable enough old home.

As you go up the broad stairs entering the historic old building on Pearl Street, you are tempted to pause on your way and soliloquize on the many famous men who have climbed those same steps. You remember that the list must include all the great lights of the last century, and you will sigh a little, perhaps, over the changes of ruthless Time. And feeling you are walking on hallowed ground, you step up into the huge rotunda, widely circled by its bold sweep of desks and busy sub-editors and agents and stenographers, and ask an altogether irreverent office-boy if it would be possible to see Mr. Alden, the editor of the Magazine, and you must be careful to state just which editor and which magazine, for since the absorption of *The North American Review*, of *The Metropolitan*, of *Golf*, and of others that are being absorbed, in all probability even as I write, that one rambling roof shelters a very colony of managing editors and their publications.

It is at this point that your pilgrimage begins. It's very like mountain climbing and a day at the Eden Musee Maze rolled into one. "Harpers & Brothers" evidently appreciate this fact, for they always keep a staff of small guides on hand in the rotunda —agile youths, but not with alpen-stocks— who lead you through a devious line of

fenced-off offices and partitioned-off sanctums, out through two iron-plated doorways, across a sort of open-air steel drawbridge, up a mediæval-looking winding stairway to the top of a little turret, down a dark hall, through another heavy door, then still one more. Once there, your guide deposits you safely in the hands of a second office-boy, who takes your card and gives you a chair, and disappears into a shabby, wooden-partitioned little cubby-hole. And this grimy, cramped, dusty-looking cubby-hole in the south-east corner of that particular floor is worthy of especial notice. It looks very much like a rural ice-cream parlor sadly in need of a house-cleaning. Yet in that little cubby-hole sits and reigns Henry Mills Alden, the veteran editor of one of America's most successful and most ancient magazines.

The old pilot of that vast enterprise is a fine, big, rugged, wary, grizzle-bearded, Carlylean-looking man, almost three-score and ten years of age, himself a thinker and an author, as keenly in touch with every advance of modern science as he is with the latest whim of the literary world. As he sits back in his old chair, smoking cigars suspiciously yellow of hue, slow of speech, yet merry of eye, it is impossible not to realize the innate geniality and kindliness and simplicity of the man behind the reticence of the scholar and the aloofness of the official. In fact, all these great editors seem to have adopted the doctrine of a splendid simplicity. They have, of course, seen and known too many of the shams and pretensions of this life not to have their reserves of caution and cynicism at hand, until they have at least faced and tried "the enemy." But when once the field is clear, and "the enemy" is understood, there is a manly directness of dealing between editor and writer that is as refreshing as it is rare in circles which have any pretensions toward the artistic.

The last time business took me to Mr. Alden's little ice-cream parlor of an office, I was in a hurry, and felt put out about having to wait twenty long minutes before being admitted to the sanctum. What made it worse, from where I sat I could not avoid seeing a rather tired-faced, short, stout-bodied old gentleman talking and laughing immoderately with the editor-in-chief. As he got up to go, he wheeled round to the window, and stood full in the light. Then I could see plainly enough it was William Dean Howells, very white of hair, very weary-looking, very worn and old compared to any of the portraits of him which we see published from time to time. But as I heard that hearty, genuine laugh, which betokened the Man to his very boots, I felt humble; and as I looked after the worn, white-haired old author as he walked slowly away—let me whisper it to you—I was not altogether unhappy even to sit in the same cane-bottomed chair where he had sat a minute before.

The offices of *Scribner's Magazine* take up the third floor of that admirably symmetrical and unostentatiously beautiful structure known as the Scribner Building, standing on what is fast becoming America's most remarkable and most handsome thoroughfare, Fifth Avenue, little more than a stone's throw from Madison Square Park. The offices themselves are airily commodious and luxuriously carpeted—another blow at the solar plexus of Tradition—and but for the busy and significant song of the many typewriters and the general business-like click with which the cogs of editorial industry here revolve, you might imagine you were on your way to an afternoon tea or a studio musicale.

The den of Mr. Edward L. Burlingame, the managing-editor of *Scribner's Magazine*, for all mere appearances would enlighten you, might just as well be the office of a railway president or a prime minister. This gentleman has been with the Scribners for almost a quarter of a century now, and to him is largely due the credit of making *Scribner's Magazine* one of the most popular, if not the most popular, of the better class of American magazines. Whenever I see this dark, straight-shouldered, brisk man, I cannot resist recalling Browning's lines from "Memorabilia":

> "Ah, once did you see Shelley plain,
> And did he stop and speak to you?"

Only in this case it was not Shelley, but Stevenson. Anyone who has read Graham Balfour's admirable but somewhat priggish Life of "R. L. S.," will recall the meeting of these two men, Burlingame and Stevenson, when the latter was on his way from Bournemouth to Saranac Lake, in that forlorn and belated pilgrimage quest for health. That first meeting was little more than a business meeting, but for all time thereafter Robert Louis Stevenson and the Editor of *Scribner's Magazine* were friends; and who would not be willing and ready to bow down in all meekness to any one whom Stevenson in his time had once been drawn to and had once admired?

There have been many changes in the editorial offices of *McClure's Magazine;* and the past four years have seen no less than four different persons filling the editorial chair. But the one unpassing spirit which pervades that wonderful and vital young magazine is the spirit of Mr. Samuel Sidney McClure, or "S. S. McClure," to use the more familiar and accepted form. Although he has created and still manages a magazine that is characteristically and essentially American, Mr. McClure is an Irishman, hailing from the county of Antrim. And, being Irish, he does not lack that ready sympathy for all that is ruggedly sentimental, fresh, appealing to the heart, an impulsive and emotional temperament, which is Hibernian through and through. And perhaps in this partly lies the secret of the success of his magazine. Beyond this, too, he has a faculty for forestalling literary movements which amounts, as has been well said, to "editorial clairvoyance." And no magazine has "fathered" a greater number of young and promising writers than has *McClure's.*

There are many more well-known magazines and many more well-known editors; and I should like nothing better than to tell of them each in turn. But I fear I have all but browsed to the end of my tether-rope, though, remembering the many eminent men of the editorial world whom I have not yet even mentioned, I am sorely tempted to linger and tell of the bewildering activity of Dr. Harry Thurston Peck, who, besides being an editor of *"The Bookman,"* and a professor at Columbia, is also engaged in editing an encyclopedia, in contributing reviews to a New York newspaper, in writing special articles for two different magazines, and in bringing out a book or two of his own. I should like to tell about Earl Hooker Eaton, the young managing-editor of the American Press Association, the largest and wealthiest editorial syndicate in existence, which counts its readers, not by thousands, or tens of thousands, but by millions; and of R. K. Munkittrick, the whole-souled and ever affable editor of *Judge,* the most American of American humorous publications, yet edited, incongruously enough, by an Englishman—for such is Mr. Munkittrick. And one is tempted to dwell on *The Smart Set* and its novel methods, and the luxuriousness of its offices; on the migration of *Ainslee's* from the lower town to the dignity of a well-deserved Fifth Avenue office (which seems to be the ultimate reward of merit); and on that shrewd young Philadelphia editor, George Lorimer, of the *Evening Post,* whose "Letters of a Self-Made Merchant to His Son," has brought him both sudden fame and sudden fortune. And there are strange things about magazines themselves and the queerness of their ways, and the mysteries of their inside operation, which it seems a hardship to be forced to repress. But, after all, perhaps the doctrine of silence is best, for the editor has it always in his power, both summarily and drastically, to punish any recreant contributor who betrays the secrets of the guild to the outsider. *Quod bene notandum!*

Spring Days in Canada

By E. M. GOSS

WHAT native-born Canadian has not felt the thrill of our glorious spring days when the woods are awakening from the intense stillness of winter? The wild and delicate spring wind, the dripping sound of waterfalls, the crash of

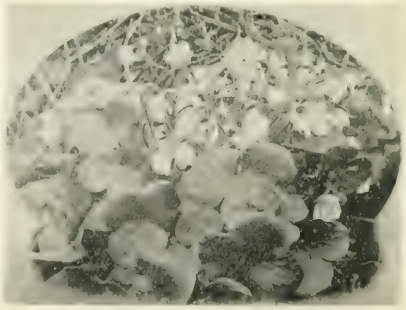
SKUNK CABBAGE. [illegible]

the ice in the river, the first call of the bluebird and a flash of blue as a flock of them flutters across an open space in the valley, tinged with green where the snow has melted, or the exultant call of the song sparrow, perched on a wire by the railway track, which curves through wood and field and forms a road from which we can view their beauties.

Just now these woods show an endless variety of shades and colors, from the slim, white birch, hardly yet tinged with green, to the rich red of the dogwood and willows glowing in deepest yellow. Between them peep bushes of pussy-willows, their soft, grey catkins pushing out into the warm air, soft, grey shadows.

No, there is nothing like our beautiful, pulsating, throbbing Canadian spring, with its vivid contrasts: its first flower, called by a merciless public "Skunk Cabbage," rearing its delicate, purple spathes up through the ice and snow. We have snowshoed and skated all winter, have felt the steely exhilarations of a December moonlight and the dreariness of a January thaw, now, with a burst of song, spring greets us and unlocks its rivers and streams. Let us leave the murk of the city and return to our old-time haunts and mark the glorious resurrection which is taking place around us. We may not find anything new to add to the great store of nature knowledge, but may gain something, that will, in the telling, freshen up tired brains, weary of endless books, or fill tired hearts with the longing to know more of its wonder.

A few miles from the city there rises from the valley a crescent-shaped hill, facing the south, so that it gets the sun from morning till night. Here we always find our first Hepatica, wrapped in silver grey. They stir within us such a passion of worship for the Maker of the beautiful, as we brush aside the dead leaves, redolent of the moist, black earth, and uncover the furry-stemmed blos-



HEPATICA [illegible]

soms, delicately pure against the dead brown. They are part of the blue-bird's first tender call, and forever associated in our hearts with the first thrill of spring. The Hepatica is so typically Canadian, coming up when the snow yet lies in the valleys and the ground is so hard you would wonder how they ever pierced through it. The flowers are pink, white and blue, while in the hollows, where it is shady, they are a deep purple. They have a faint fragrance, holding the essence of spring, a suggestion

Bloodroot

of damp earth mingled with a subtle perfume all their own.

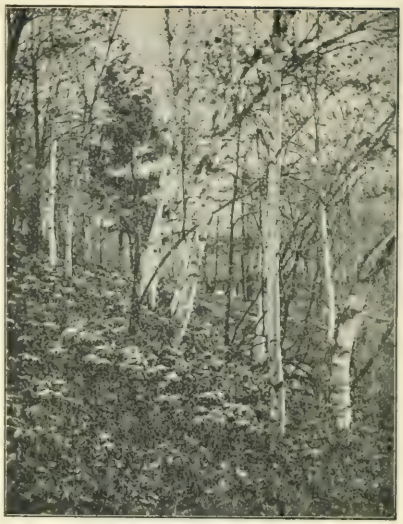
Close by, a thick, yellowish blade is pushing up through the earth. A little later, as it grows higher and greener, it uncurls and we find the folded bud of the Bloodroot inside. The pure, white petals with their yellow centres, unfold under the first warm sun. They are so fragile that the petals drop off at a touch. The stem, exuding a reddish juice, gives it its name. Another delicate flower grows near, the Canadian Spring Beauty. The

long, narrow, reddish-brown leaves and the stem with its tiny cluster of buds, appear first. In the sunlight these unfold their exquisite pink-veined petals. Later they are so numerous, that the bottom of the hill where they get the most sun, is covered with them. They are wide open in the sunshine but at nightfall, or when plucked and taken away, they droop and close again.

But none of these compare in fragrance with our Trailing Arbutus. Old Country people find fault with our early flowers for their lack of perfume, but nothing could be more fragrant than the spicy sweetness of

the "Mayflower," pink, like the inner lining of a shell, growing half under the woody, fibrous stem and covered by their own coarse leaves, which came up last fall, remained green all winter, and now, slightly brown and withered, protect the dainty petals. They are generaly found in the vicinity of pine trees and the buds are formed a long while before they blossom.

We have explored the hillside and noted what buds are forming; the Trillium which grows up curled in its leaves and unfolds somewhat as the Bloodroot, the vivid green of the despised Leek, the Fern leaves, and every tiny sprout. They are all so wonderful, but as yet we can only conjecture what they are. Now we pause and try to distinguish the sounds all along the valley. How alive the air is, how different from the hush of the winter snow. It is just the edge of spring in the city. They will scoff at our talk of



A CAMP OF MANDRAKES

A HYLA POOL

flowers. Even here there are patches of snow in the hollows, and the river is rushing down, its whirling, brown waters splashed with foam, leaping over dams, swirling around bridges till it dashes into the lake. The blessed green of the grass is dotted with black pools, from which comes a sound which is inexplicably mingled with the fragrance of our first Hepatica. It seems part of the atmosphere so that you do not distinguish it at first in the medley, but when you do, you cannot get away from it. It is the whistle of the Hyla, the different notes of the individuals forming a continual chorus. It takes you back to the first time you heard it, to the first spring when you learned its meaning. Seated in the sun on a pile of freshly cut logs, we close our eyes and the song steals into our hearts to ring again in our ears when far from the green valley. Suddenly a discordant note rends the air and a Kingfisher swings over the river. We are awakened, and then we hear the call of the Nuthatch, and presently see them making their spiral ascent up the tree, outlined in blue-grey against the gleam-

ing wet bark. The harsh call of the crow, our companion in winter walks, but louder now as though presuming on the season, and only once a Meadow Lark. Its haunting, twilight-hour call pierces the air, its fragrant sweetness, half pleasure, half pain, but thrilling with the promise of spring.

These are only a few of the advance guard, the bird orchestra will not be complete for a month yet, but every week the year takes leaps and bounds, until the nooks in the hill are white with Bloodroot: the Hepatica petals are falling and the green leaves pushing up. Nature's shower has begun; every day there is a new arrival until the flowers all come in a rush. Our old grass-grown road which winds up the side of the hill, is strewn with purple violets. At its edge grows the Adder's Tongue, big beds of spotted leaves, and here and there a nodding, yellow blossom, with long protruding brown stamens. The side of the hill is a mass of white Trilliums and beneath an aisle of birch trees, which have just donned a delicate mantle of green, is a camp of Mandrakes, their wax buds folded under the umbrella leaves, which have sprung up in a night to crown the spring.

MY SHIPMATE

By Theodore Roberts

Down in a dim sea-garden
  Slumbers the body of one
Who dreams of the sheltered pastures,
  And the friendly touch of the sun.

Shadows come to his feet,
  And sand to his sightless eyes:
But his heart is North and inland
  Under the changing skies.

He dreams, in his dim sea-garden,
  Of gardens where roses blow.
He sees, through the cedar thickets,
  The vanishing sunset's glow.

I think that his spirit, awake,
  Rises and flies, and stirs
(Like the wings of a woodland bird)
  The dusk of the homeland firs.

I think that he comes—a shade,
  Drawn in by his sad desire,
And haunts the familiar room,
  And stands by the blazing fire.

Draw close! The crouching lilacs
  Scrape wet on the misty pane.
The fire is red. The night is black.
  And my shipmate is home again.

Fredericton, N. B., Canada

THE "OTHER SIDE" OF HORTICULTURE

OBSERVATIONS FROM EXPERIENCE

BY ERLE WHITE

THE "Simpler Life" is in the air. Through suburban residence it has passed right out into the country. Even owners of city mansions retreat to a lodge in the wilderness or to an isolated villa on the sea-shore. The latest literature teems with the varied expression of the idea; nature study, and health through physical culture, claim large places in public attention.

In this atmosphere, the coupling of the country home with a livelihood from the soil was an easy step. Rash enthusiasts and shrewd calculators have not failed to foster the movement. Much of the present literature on the subject would convert the country into a paradise where every desire of the new conception of life is realized. The soil is sweet, and full of free gold to be had for the mere working.

The earlier literature, recently revived, creates and sustains a very agreeable impression. Thoreau and Warner turned their experiences into delightful reading, the obstacles, in their treatment, only adding to the delights. True, their pecuniary returns do not satisfy this practical age; but "Farmer John" Burroughs has demonstrated the pleasures and the profits in combination.

The possibilities in the raising of luscious fruits and fresh vegetables has appealed to many cramped city dwellers who had never given the country a thought so long as a country livelihood spelled "farming." A good many have already responded to the appeal, while a great many more are only awaiting a favorable opportunity to do so. "Far-away fields are green," and, to the fanciful uninitiated, I would show some colors not quite so alluring. For I have tried horticulture, in fact am now in my third season, and I know very intimately quite a number of others who have ventured upon that calling.

Rather poor health and the assurance of physicians that I could not hope for improvement while continuing a sedentary city life, led me to make the experiment. The necessary work of this new occupation was to provide an incentive to the much-needed outdoor life and exercise.

Returning in March from a business trip abroad, I settled on the outskirts of a delightfully situated little village, where opportune circumstances opened the way to my entrance on horticulture. Being on the ground early, I had time to look into the social life of the community. An *entree* through the usual channels was not difficult, and I was much surprised at the number of cultured women of thirty or thereabouts whom I met. But there were no men. Everywhere this was evident. Larger opportunities had drained the village of its best types of masculinity. The result was social stagnation. Before this had grown intolerably dull, the warmth of spring brought relief in the commencement of gardening operations. Ploughing was a diversion. Indeed it proved a much greater one than I had imagined in my desire for novelty, for the horse with which I was to begin was city-bred. High as is that recommendation in certain circumstances, it scarcely applies when you wish to learn to plough. We were to learn together, and the first furrow was to be ploughed up against a row of fruit trees. Did you ever plough? Do you know what flights, what heights and depths a plough in inexperienced hands is capable of? Add a well-fed horse which you must guide with the lines around your back, your hands being occupied with the plough-handles; let him tear into it with a

plunge, rear when you stop him, or dart in between the trees when, for a second, you change your hand from the plough-handle to the line to suggest a little closer proximity to the row of trees; and remember all the while that the slightest touch of the plough-handles will throw your plough entirely out or sink it to unthinkable depths. Keep in mind that the pace is better than 2.30, and picture that first furrow along those broken and barkless trees! Imagine my feelings when I turned round to survey it, and, raising my eyes, beheld the old farm hands lined along the fence in grim and solemn silence!

I finally learned to plough—with a wheel and a driver for the first two furrows. It actually became a genuine pleasure to turn up the fresh earth with its sweet odor.

Other operations followed, of which the planting and cultivating are among the most pleasant to the neophyte. I mean cultivating with a horse, for I can no more recommend the hoe than did Charles Dudley Warner, not even in the Thoreau homeopathic doses.

To watch your fruits and vegetables grow and mature, and to pull them fresh for your culinary department or for immediate consumption, are certainly fine pleasures. That they are fruits of your toil does not in any wise detract from your appreciation. It really adds to it, and adds a great deal. They are doubly good to you, in their freshness, and in the appetite you cultivate in cultivating them. You find a parallel to Thoreau's wood, which warmed him first in the cutting and again in the burning.

The great drawback to horticulture lies in the marketing. If the cultivation grows monotonous, the marketing is simply horrible, murderous. To strip your choicest fruits from tree or vine in order to convert them into so many dollars and cents, is most abominable. Of course some one must do it; but the question for you is whether you wish to earn a living by slaughtering these sweet, innocent children of your careful rearing.

In other lines of commerce the trafficking is not so direct, not so personal, as is the despoiling of your trees. Besides, the natural pride you would feel in a few trees or beds, and the relish with which you would eat their products, are both crushed out by the excess about you. Nausea and contempt supplant them.

Further, unless you are a shrewd calculator, not only is your pleasure destroyed, but your pocket is little expanded, that is to say, little expanded for the monotonous, petty labor that your effort has cost. Of course there is money made in fruit, and in truck; but the percentage of those who get anything over a living, if they get that, is probably quite as small as it is in the case of those who engage in any other business —said to be less than ten per cent. Quite as much careful management and enterprise are required. So that those who now gain a fairly independent living by working for some one else with regular hours and a set task will do well to pause before embarking on an undertaking which very certainly demands the same business acumen as is required of their present employers, and which yields relatively smaller returns.

Cultivation is not sufficiently understood, nor is the marketing yet completely enough systematized and organized, to warrant any high hopes for small capital backed by mediocre business ability. The returns will not repay, on a small scale, the still necessary individual investigation. The single subject of spraying, with its multitudinous phases, is alone enough to rack, if not wreck, the ordinary brain. The fluctuating market which brings you high prices one year and nothing the next, or a good profit for the first few baskets, while the bulk of your product rots for a market, or, when marketed, results in deficits through calls on you to cover express or other charges, is a most bewildering and disheartening proposition.

There are, of course, wise ones who can tell you how to avoid all these difficulties. They are ready to "put you on to a sure thing." When you have seen these oracles fail a few times, you will be more ready to agree that the business is not as certain as current ideas would lead you to believe.

Moreover, if you are of a nervous temperament, you will not find the occupation

conducive to health, especially when the work has lost its novelty and become a monotonous routine. More particularly is this true when you see your hopes of necessary pecuniary compensation crushed out in a glutted or "busted" market.

If you can live in the country, by all means do so. The city is going out into the country, and soon it will be possible to enjoy there most of the advantages of the city with none of the disadvantages. But do so as commuter, suburbanite, or "agriculturist," as Mr. Bryan defines—a man who makes his money in the city and spends it in the country. In this capacity you will enjoy your fruits and vegetables, your flowers and your view, and the cutting of your half-acre of lawn which you will then have time to use as a further means of recreation. You will get just enough change and exercise to be good for you. As a small horticulturist, you would get too much exercise of a decidedly monotonous nature, and the income would not warrant your hiring help to take your place while you play tennis, go boating, or indulge in some other form of exhilarating exercise. Besides, you very probably could not get the occasional man, even if you could afford to pay him. The manufacturer has no monopoly of the labor problem.

In view of all these considerations, permit me to advise from first-hand knowledge, that you pause before giving up your livelihood in the city to try for one in the country. It is a very pretty idea, but not more pretty than hazardous.

THE QUIET LAND

By Elizabeth Roberts MacDonald

Into the land of sleep
  Slowly, when sinks the sun,
Out of the garish streets of day
  We wander one by one.

Here are the hopes that drooped,
  Seeming to fail in the strife;
Now in our eyes they gaze, and smile
  With word of endless life.

Here are the homes we planned,—
  Cottage, palace, and hall,
Waiting the tread of our welcome feet
  Behind the dream-built wall.

Out of the streets of day
  Slowly, when sinks the sun,
Into the quiet land of sleep,
  We wander one by one.

The British-French Treaty

CITIZENS of Canada have evinced considerable pleasure over the news of a recent territorial arrangement between Great Britain and France. From public announcements it is inferred that a possible cause of national friction has been materially obviated and a renewed impetus given to international relations between great powers. It might also auger well for the world's peace as a guarantee against the precipitation of a world-wide crisis in the course of the present Russio-Japanese war. No greater calamity could occur than the influence of the great nations for other than the preservation of neutral interests during the progress of this historical dispute. There is now good assurance that with France and Great Britain a policy of non-intervention will be pursued.

An analysis of the agreement as regards North America suggests for Canada, at least, a pleasanter prospect than hitherto enjoyed. It appears that a portion at least of what has been a prolonged vexation in recent decades —"the French Shore" question of Newfoundland—has been finally adjudicated. By a barter of privileges in more remote areas of influence we secure the withdrawal of the French territorial claim on the mainland of Newfoundland. The sovereignty of the islands of St. Pierre and Miquelon remain with France. The islands, however, have not played so serious a part in the maritime dispute as the adjacent shore. The people of Newfoundland are now quite freed from an incubus which has seriously hampered their chief business—that of coast fishing—for nearly a century. It has been shown many times that even the presence of these exclusive French privileges presented a great barrier to confederation with the Dominion. The present outcome may lead to the completion of federation and the accomplishment of a United British North America.

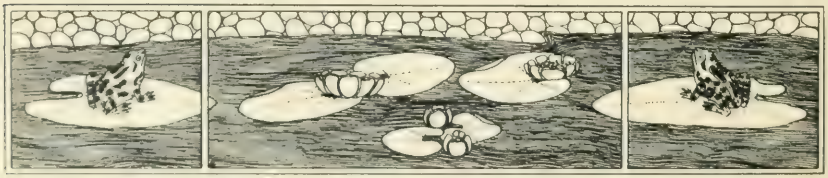
Just at present it appears that the bent of Newfoundland politics is against the project of union with the Dominion. The terms upon which they would discuss federation are in excess of what the Dominion would normally grant. Subsidies are hard matters to properly apportion, and most of all the submission of local policy to the will of a vastly greater number, is an unpalatable dose for the semi-independent island colony to swallow. But in the interests of greater Canada, federation should come speedily.

Two factors are at work to urge this conclusion. The far-reaching claw of the American Eagle is keen to grasp this little piece of territory for her own. Trade inducements and various favors have been extended to the colonies, which the mainland cannot obtain. Anything that favors the legitimate expansion of the Dominion's enterprises, unless the profits be shovelled into the coffers of American corporations, is quietly but sternly combatted by our ambitious neighbors. So much for the Americans. For Canada the fact is important; Newfoundland lies directly in the pathway of St. Lawrence navigation and ocean-going commerce. This seemingly bleak, barren, storm-beaten isle has a far-reaching value, if only its relationship to the mainland were made uniform. Finally, this important island controls the sovereignty of the Labrador coast and in a measure all the adjacent fishing grounds. St. John's city, being the port of call, has an enormous business connected with the fishing trade on the Newfoundland banks. The almost monopoly of the ocean fisheries is the treasured prize of the islanders, hence their jealousy of the "French Shore." The fact that this major portion of their industry would pass under Dominion control with federation, is worthy of fair treatment. No wonder they are reluctant of Dominion interference.

The control of the Labrador coast is be-

coming more and more important. Labrador is a long, narrow strip over which the Dominion should have control. The hinterland of Labrador is an area of problematical importance. From what meagre information surveying parties and explorers have furnished, it may soon be better known, by virtue of mineral and forest resources, hitherto inaccessible and unknown. It is becoming apparent that the great north-east territory lying between Labrador and Hudson Bay may be extremely valuable in the near future. The growing encroachments of the American fishermen, and their cool poaching in the neighboring waters, make it necessary for the Dominion to watch her own. It is notable that enterprise and men will always move where money can be made. It is being more clearly shown that many valuable assets of "Our Lady of the Snows" lie in the regions far north, and there are many who are willing to gain a share of them.

From these considerations it is manifest that the Dominion can well afford to extend more liberal inducements to her sister colony, and thus remove the sole remaining barrier to the rounding off of confederation. Liberal provision ought to be made to complete the unity of British North America, and thereby remove one more vantage ground for American interference with our rights; for it is plain that just as long as Newfoundland remains a crown colony, so long will American diplomacy work against our interests within our sister colony's sphere of influence. We certainly should look to a favorable ground for unity and meet our sister colony half way. In the meantime good feeling might be promoted, seeing that a great part of the former irritation is already removed. We hope that a wider diplomacy will, in the near future, remove all that remains. The French papers may glory in a good bargain and losing nothing, but if *they* lose nothing, they forget that North America does gain in the further unifying of British sentiment and a further guarantee of peace.



What Our Country is Doing

Resources of Northern Ontario

THE report of the Crown Lands Department for 1903 contains some important information with regard to the resources of Northern Ontario. This will be of special interest in connection with the proposed transcontinental railway which will pass through the partly explored, and wholly unsettled northern part of the province. This line will probably be joined by the Temiscaming and Northern, which will be completed this year as far north as New Liskeard.

The difficulties confronting the new line resemble, though perhaps to a less extent, those encountered years ago by the Canadian Pacific. Although the main issue is a solution of the transportation problem, no less important is the selection of a route with reference to the possibilities of the country through which it passes.

With regard to that section lying on the boundary between Algoma and Nipissing, running twelve miles north from the 120th mile north of Lake Huron, and eastward some forty miles, "all the country, except that in the vicinity of Black River, and along the centre of the east meridian touched by this survey, is level or undulating, the remainder being rolling land. No lakes of any large extent were crossed by the lines, and the large swamps shown in the accompanying field-notes are doubtless in a measure due to the unusual rain-fall. A normal season may reduce these areas by a considerable extent. The soil in general is good clay, and clay loam, fully seventy-five per cent. being capable of being converted into farm land. The timber consists of spruce, poplar, tamarac (chiefly dead), balsam, balm of Gilead, birch, and Banksian pine, in about the above order of predominance. This, in the valleys of the larger rivers, is of good quality, but in parts remote from streams, is usually of too small growth to be valuable for lumber. Large quantities of pulpwood will eventually be obtained from this region, unless it is swept by fire before becoming accessible. No indications of economic minerals were here met with." This region is well watered, and possesses numerous water powers.

Commencing at the 114th mile post on the district line between Algoma and Nipissing, lines were run south and east. "West of Night Hawk Lake the base line runs through a fairly level country, with a few ridges of Huronian rock. There are some large areas of low land that are quite wet, but when opened up and drained there would be a considerable percentage of agricultural land. East from Night Hawk Lake to the sixth mile is good agricultural land, with deep clay loam and clay soil. This is well timbered with spruce, balsam, poplar, white birch, and cedar, from six inches to fifteen inches in diameter."

A survey of the base line and two meridians west of Abitibi Lake, District of Nipissing, shows that "on the meridian which runs from the twenty-fourth mile post on

base line, there is a great deal of swamp, the only dry, rolling country being in the vicinity of Shallow River, which was crossed in the sixth mile, also along Black River in the seventh mile, and the large creek in the eighth mile." The country is fairly well timbered with spruce. "There is very little rock, only three or four small exposures of the Huronian, with no indications of mineral." This observation with regard to minerals seems to hold good throughout most of this district. "The whole tract, particularly along the streams, offers, as soon as railroads are built, a splendid opening to the settler. Nearly all the soil is arable. The low-lying portions appear to be local in extent, and could be drained at a reasonable cost.

With regard to the country south-west of Lake Abitibi, "the general surface of the land is from level to rolling, and is not to any great extent broken." Hills and rocky ridges form a very small percentage of the total area.

The survey of the district lying south and west of Lake Nepigon, in Thunder Bay District, shows that "the country is heavily timbered with large birch, spruce, poplar, tamarac, Banksian pine, and in places, cedar. These averaged from fifteen to twenty inches in diameter. The same timber continued south for thirteen miles. There is no soil, from the north boundary of the township of Dorion north for about fourteen miles, fit for cultivation, the surface being mostly decomposed red sandstone, from which fire has destroyed the vegetable mould. From this north to Nonwatin Lake the soil is rich but stony. From Nonwatin to McIntyre Bay the land improves very much, there being considerable areas of rich, sandy loam and white clay in the valleys." It is estimated that about thirty per cent. of the land in this district is good.

The townships of Coulson and Wilkie, in Nipissing District, were found to be in general level, with soil, clay and clay loam, Wilkie being the better township. Both would require drainage to be of value. The township of Walker, same district, "consists chiefly of rolling clay loam, broken near the river by deep ravines, and well drained and watered by an abundance of spring creeks. I would consider it good arable land." The whole township is heavily timbered with spruce, poplar, balsam, birch, and balm of Gilead, of good quality, and in general large, with some cedar along the river banks.

The township of Tisdale would not be very valuable with regard to agricultural possibilities. Whitney would require considerable drainage, but would contain perhaps eighty per cent. agricultural land, is well timbered, but contains no pine.

Whitney, Currie, and Evelyn were also found to possess well on to eighty per cent. of arable land, some parts requiring drainage. Milligan township was found to be poor. James, Barber, and Auld, also in Nipissing, were surveyed and found to contain a fair proportion of good land.

With regard to the township of Innes, District of Thunder Bay, it was estimated "that over forty per cent. of the township is suitable for farming." No economic minerals were found. Timber is plentiful, with the exception of pine.

Nearly the same observations apply to the townships of Potts and Richardson, except that the latter contains little or no saleable timber.

The climate and other conditions were everywhere found to be favorable to settlement and to agriculture. Game was plentiful, and timber abundant, especially pulpwood.

The French Shore

GENERAL satisfaction is reported to be felt by Newfoundlanders over the recent settlement of the French shore question. The terms of the Anglo-French colonial treaty, signed in London on April 8th, are familiar to most of our readers. By this treaty a number of mutual concessions were made, touching French and English possessions on four continents.

The agreement provides the following solution for the Newfoundland question: (1) France renounces her rights to the French shore, with the exception of cleaning and drying fish on the shore. (2) France retains the right of fishing in the territorial

waters of the French shore. (3) France secures, on the other hand, the right of French fishermen to obtain supplies of bait on that coast, and the right to fish in those waters for both cod and lobsters. Shipowners and sailors whose interests are impaired by the new state of things will receive an indemnity, the amount of which will be determined by a commission of French and British naval officers, with the option of an appeal to an arbitrator to be designated by the Hague Tribunal.

The British press is almost unanimous in its approval of the treaty, and in its estimate of the advantages to be gained.

It is well known that the French fisheries are becoming less profitable year by year. This is, in part, owing to the distance at which many of the vessels operate, and partly to the enforcement of the Bait Act of 1886. This fact leads to the belief that France has been holding on for an indemnity. However this may be, French occupation has long been a source of deep annoyance to the Newfoundlander, who has been constantly compelled to take a back seat to questions of privilege. For a distance of eight hundred miles along the coast, both settler and fisherman have been subjected to exasperating restrictions and petty annoyances, which have resulted in a general sense of the injustice of the situation.

It now seems likely that France will gradually relinquish her remaining claims upon a territory which is no longer a source of profit.

The Question of Immigration

THE question frequently presents itself, can Canada afford to close the door to any respectable would-be citizen? There seems to be an inclination on the part of a certain class to oppose the entrance of skilled mechanics and laborers, in spite of the fact that skilled and unskilled labor are wanted in almost every branch of trade. It is quite possible that a sudden, large influx of mechanics and workingmen might cause a slight temporary disturbance of the labor market at a given point, but this condition would soon adjust itself, as it has in the past, and the resulting benefit from increased population, and consequent enlargement of the home market for every commodity, would soon make amends for temporary inconvenience. What Canada needs is the population. Who that population shall be is an important question; but we cannot very well afford to practise wholesale discrimination.

A New Industry for Vancouver

IT is proposed to erect a large tannery near Vancouver, B.C., at a cost of about $1,000,000. A site has been selected for the purpose on Capilano flats. Water can be obtained here by gravity, providing cheap power, and an abundant supply for other purposes. English capital is said to be backing the enterprise, which has excellent prospects for success.

British Columbia hides are said to be of superior quality and thickness. The climate is supposed to have something to do with this. The cattle, being able to live in the open nearly all winter, experience a thickening of the skin to resist the cold and wet.

Experiments which have been carried on for some time back, have proved the fact that British Columbia hemlock bark is equal to the best California oak bark for tanning purposes.

The factory, which will employ some three hundred hands, independent of those employed in the tallow factory, will also be of great advantage to farmers and cattle men.

The large export trade which has been built up in this product in California seems to justify the expectation that similar success will attend the British Columbia enterprise.

Beet Sugar in Ontario

ALTHOUGH the beet sugar industry has not been sufficiently profitable to furnish a dividend for the shareholders of the Ontario Sugar Company, of Berlin, there was yet a tendency to regard the future hopefully. The company had proven to its own satisfaction that beet sugar could be manufactured at a profit, and a fair start had been made.

Pure granulated sugar to the amount of 246:6 pounds per ton of material had been obtained, and a total for the year of 7,000,000 pounds of high grade sugar.

Beet raising to supply this demand would be of great profit to the farmer. For example, seventeen acres devoted to beets, on which some $700 was expended, could be reckoned on to bring in over $1,000.

The provincial government has wisely continued the bounties for another year, as there is no reason to doubt that the industry will be as successful here as elsewhere when the initial difficulties have been overcome.

NOTES

In the last seven years Great Britain's exports of manufactured articles increased 26 per cent., those of the United States 47 per cent., and those of Canada 107 per cent.

The customs revenue for the nine months ending Feb. 29th, was $26,604,012, an increase of $3,169,969 over the same period last year.

In view of the discussion regarding Canadian winter ports, it is interesting to note that, during the past unusually severe winter, large cargo steamers of the Dominion Coal Company left Louisburg thrice weekly.

Toronto will have electric power from Niagara Falls in a few months from date. The Electrical Development Company of Ontario is reported to have purchased the right of way for nearly the whole distance to Toronto. Work in fencing and erecting poles will be rapidly pushed forward.

"It is a crime against Canada's progress to say that hundreds of workingmen, trusting to the promises of Canadian manufacturers, arrive in a destitute condition. Both skilled and unskilled labor is wanted in almost every line of industry. Immigrants willing to work have a much brighter future here than in the Motherland."

Marked improvement has taken place in British Columbia mining during the last three or four years, in the direction of facilitating reduction, and the cheapening of processes. The result is shown in the fact that low grade properties, which had previously been abandoned, can now be worked at a profit.

Restrictions have been placed on American vessels loading at Canadian ports for the Yukon, with a view to encouraging the transfer of the Canadian Yukon trade from American to British bottoms. This will be accomplished by collecting customs duties from all foreign vessels loading Canadian goods for transport to Dawson by way of St. Michael and the lower Yukon route.

The Director of Experimental Farms is credited with the statement that his department has obtained an apple tree which will withstand the rigors of the Manitoba and North-West winters. It has resulted from the crossing of the Duchess variety with a crab, and, although the fruit will not be large, it will be admirably adapted for domestic use. In the course of a couple of years it is hoped to have a supply for distribution.

"Our acquiescence in the interposition of the great unsettled area between Eastern and Western Canada is due to the obstinacy of the old idea that the country is a barren waste. It is nothing of the sort. . . . . It is not as rich or as accessible a region as the prairies, yet it has resources of great value. It will afford enormous supplies of pulpwood; its peat fields may prove a valuable source of fuel; it has excellent water powers; there is promise of mineral wealth; some portions of it promise to be suitable for agriculture; the climate is far less severe than is generally supposed. Decidedly it is a country which can sustain a population, and produce much wealth. Were it to be peopled by several hundred thousand Canadians, our national future would be infinitely more secure."—Sir Sandford Fleming.

Point of View

Municipal Ownership

CHICAGO is in favor of municipal ownership. The vote at the last election made that plain. Nor is Chicago alone in this matter. In Europe, particularly in England and Scotland, many cities have put the system to the test. Has it been a success? Opinion is divided on that point. In some places at least the results have been very satisfactory, the low cost and the efficiency of the service providing strong arguments for the advocates of the change.

Whatever may be the proper remedy, it is quite apparent to most people that many private companies are giving poor service and charging well for it. Their policy seems to be to secure extensive franchises and then to exploit only the best paying portions. Also to charge "as much as the traffic will stand," and for these high rates to give as little accommodation as a long-suffering public will accept. It is needless to give instances. Every one who ever travels, or who even reads, knows something of the greed of transportation companies. Yet so necessary are the facilities of travel provided by these companies that the travelling public is very meek with them. Indeed, individually, it is futile or expensive, or both, to be otherwise; while collectively we do not seem to be able to elect representatives who will only concede these valuable franchises on conditions adequately protecting the public, and who will then compel the private company to live up to the conditions.

The evils of private ownership of "public utilities" are apparent enough. Will those of public ownership be less? A part of that answer depends on the integrity and business ability of the men elected to carry out the change; that, in turn, depends upon the electors.

There is no doubt about the value of the franchises. There is no doubt that there is money made in operating them properly. The question is: can our towns and cities successfully handle such business? There is a strong desire to test the matter further, and, provided cheap and efficient service is the desideratum, it would be surprising if the results obtained were not better under municipal than under private ownership.

A Navy for Canada

THE necessity for Canada to put her defences into a state of real efficiency is beginning to be more fully recognized.

Canada is singularly deficient with regard to naval protection. This has been, to some extent, owing to a false idea of economy. At present we are depending almost entirely on Great Britain to defend our coast-wise interests, with the exception of a few small vessels engaged in the fisheries service. Even though not anticipating events of an international character, should we not contribute a share in the matter of protecting our own shores, thereby placing ourselves in a position to lend assistance to the British fleet? Our interests are to a very large extent those of Great Britain, and whatever is injurious to British prestige is an injury to ours.

The fact that we cannot afford to maintain a large navy is no proof that we should not make some appropriation for naval defence.

The interest shown in the matter by the Minister of Marine and Fisheries promises well for our prospects in this direction. It is intimated that a request will be made for a couple of British war cruisers on which to train Canadian sailors.

Canada already possesses a small nucleus for a navy, consisting of some sixteen steamers and a number of cutters, carrying in all 424 officers and men. The most of these are at present employed in the fisheries, coast, buoy, and lighthouse services.

Insurance

The Importance of Life Insurance

IT would seem that the importance of life insurance had been so frequently demonstrated that nothing further along that line could possibly be presented. And yet many men with a full realization of what it signifies to those dependent upon them to be without the protection afforded by life insurance continue to put off obtaining such insurance which they know they ought to have. Day passes into day and they continue uninsured. Death lurks in the pot, it stalks abroad in the land; friends and business associates fall before it; and still they halt before insuring themselves against the certainty of dying some day. The life insurance agent is treated with scant courtesy and many men meet death without having been insured. Procrastination is frequently the moving cause of non-insurance; and in the face of the uncertainty of life the importance of the procurement of a life insurance policy is here urged once more. It cannot be done too quickly.—*The Independent.*

Canadians Favor Canadian Companies

THE Abstract of Life Insurance in Canada for 1903 is full of information of interest to those who are desirous of seeing the Canadian business secured by home companies. Of the fifty-two companies licensed to carry on business in Canada, twenty-two are Canadian, fifteen are British and fifteen American. Of these, five British and four American companies have ceased to do new business. There are thus in active operation as many Canadian companies as there are British and American companies combined.

It is quite as noteworthy that, while some American and British companies are deliberately dropping out of the race, others are being forced out. Canadian companies are forging ahead. From the Abstract it appears that of the 178,964 policies new and taken up, Canadian companies had 80,927, nearly one-half of the total number. The significance of these figures is seen when it is known that the distribution of the year's policies shows an increase of 24,372 for Canadian companies, while both the British and the American companies show a decrease, the British a small, the American companies a large one.

In the amount of policies new and taken up, the showing of Canadian companies is even better. Out of $91,577,805, Canadian companies secured $55,170,604, or nearly 85 per cent. of the year's new business. From these figures it is evident that Canadians intend to do their own business. The Canadian Insurance companies have the proper qualifications, and the Canadian public is not slow in appreciating the fact.

This confidence of the people in their own companies is a strong factor in the building up of a new country. Just now it must be a matter of satisfaction to true Canadians that an American company can no longer boast of a larger Canadian business than that of any other company doing business in Canada. The figures for 1903 show a Canadian company now in the lead. From this out, Canadian companies will increase that lead and Canada will profit by it.

Women and Insurance

FOR a long time there was a heavy disability clause aimed at the sex. Now this has all been done away with, and women are insured on exactly the same terms as men. The Canadian Order of Workmen is the latest to admit women on an equal basis with men. The change came about through a study of statistics which revealed the fact that, everything considered, women are as good if not better risks than men. Their habits are better, and they are not so much exposed to accidents.

In consequence of the change, and of the more general recognition of the value of insurance both for wives and in the case of women who are self-supporting and on whom others may depend, the amount of insurance carried by women to-day is enormously increased. In some instances, such as that of Mrs. Leland Standford, of California, the amount of policies carried is over a million dollars. The popular stage women of the day, such as Maxine Elliott, Miss Maud Adams, and Mrs. Leslie Carter, have $10,000, $25,000, and $50,000, respectively, on their lives.

Correspondence

Quebec, an All-the-Year-Round Port

To the Editor of THE NATIONAL MONTHLY.

IN your issue of March you have given a series of beautiful views in and around Quebec, and I am sure no Canadian can look upon them without a feeling of pride arising in his or her heart, that in this fair Dominion of ours we have the finest scenery on the American continent.

In a brief paragraph you mentioned that a vessel had left the port of Quebec as late as Dec. 6, 1903, and made a splendid run down the Gulf of St. Lawrence, and incidentally mentioned what might be the result if heavy ice-breakers were used to keep the channel clear.

I am more than pleased to see your Monthly drawing attention to this most important winter port. I have hoped for years that some one of authority would draw public attention to Quebec as a possible winter port. With the improved ice-breakers which are now made, and which can still be much improved, there is, I believe, no great reason why vessels should not pass to and from Quebec all winter at their pleasure.

The City of Quebec, assisted by the Dominion Government, could not do better than make arrangements for next fall, and have in readiness one or two (even more if thought expedient) first-class, up-to-date ice-breakers, and start them agoing when the ice begins to form, and by skimming along near the sides of the river, keep the ice from forming; the outward flow of the mighty St. Lawrence would carry the broken ice out to the ocean. Keep the ice-breakers going night and day if necessary, up one side and down the other. If this is practicable (and who will say that it is not), the results would be an enormous increase in the shipping trade of Quebec, the city waking up to her true destiny, and becoming one of the great, if not the greatest, shipping centres on the continent of America.

The Canadian Pacific, the Grand Trunk Pacific and the Canadian Northern Railways, will not be the only transcontinental lines required to handle the immense traffic of the Dominion. The great central plains of our immense West are now being filled up, the enormous traffic in lumber and pulp is but in its infancy, and the through carrying trade between Europe and the Orient will keep inceasing by leaps and bounds as rates are loweed and the facilities for handling this profitable through traffic are increased.

I would like to impress upon the members of Parliament and the citizens of Canada, one and all, that Canada is on but the threshold of her destiny. To-day we are about six millions of people, but we are destined to increase at an immense rate. In a few years our population will be doubled, in a few years more it will be trebled, and the vast increase of commercial life will be surging east and west, demanding the shortest and easiest route to the seaboard.

Knowledge is power; a large number of the manufacturers came west last year, and the West was a revelation to them. Aye, as men born and raised in the East they had not the slightest conception of the vastness of the West. And if the manufacturer, from a business standpoint, thought it necessary to come west and see for himself, what can we say to those members of the Senate and House of Commons who have never been west of Ottawa. There should be this one important item insisted on, that all members of the House should travel to the Pacific Ocean at the country's expense, and then they would be in a position to have some grasp of the immense country they are legislating for, and lay down broad lines of policy to meet the requirements of the teeming millions that will soon be populating the Dominion.

All aboard for Quebec. The S.S. Parisian sails promptly from Quebec, Febuary 14th, 1905, at 3 p.m.

THE LISZT

STYLE—A.

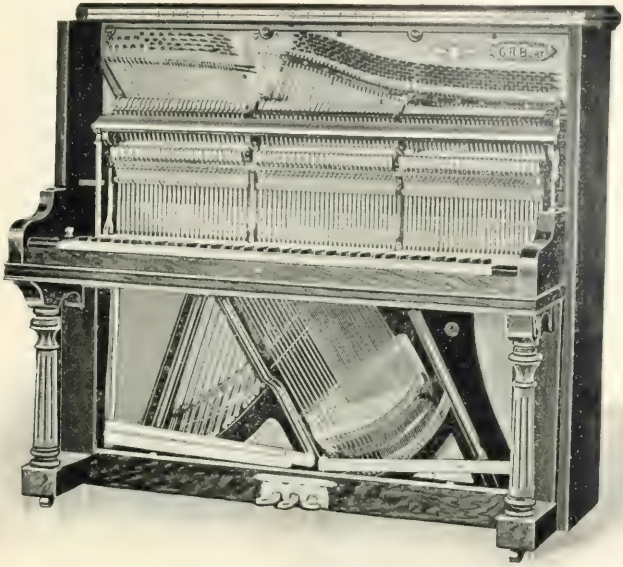
There is one characteristic of the L'SZT PIANO which stands out prominently, that is tone ; it appeals with singular eloquence to the refined and musical. It admits of every possible shade of expression, and charms the ear with its delightfully rich, full quality.

It is an instrument representing the embodiment of the latest modern thought in piano construction.

The case design, reflecting an artistic colonial spirit, delights the eye of the refined, and it is the ambition of the company to maintain a high degree of excellence in beauty of design.

In Mahogany or Walnut, overstrung scale, 7 1-3 octaves, three strings, repeating action with brass flange, three pedals, double fall-board, patent noiseless pedal action, full desk.

Length, 5 ft. 3 in.; width,2 ft. 2 1-2 in.; height, 4 ft. 8 in.



THE LISZT

SHOWING ACTION

Showing the action with hammers and keys in position. They are of the very best Canadian make, possessing all the latest modern improvements.

The action embodies the full brass flange.

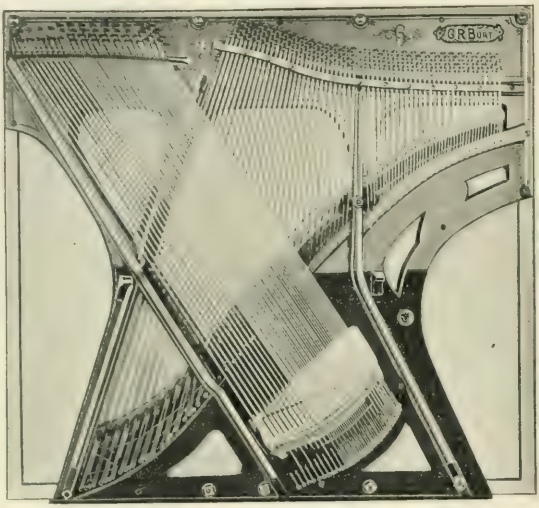
The hammers are of the best German felt.

The keys are made of the best ivory and the sharps are of ebony.

The pedal action used in this piano is a patent, non-squeakable, spring action, which obviates that disagreeable noise so often found in pianos.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING FRAME

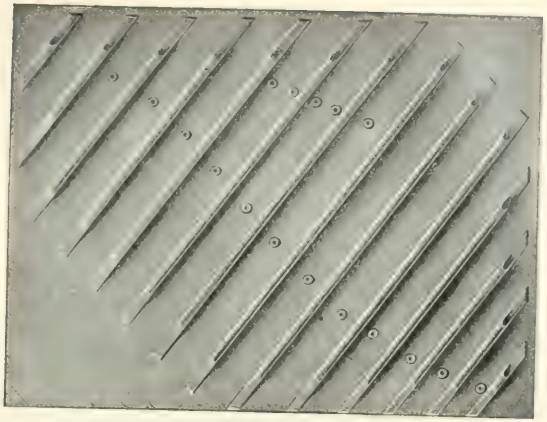
The frame, with heavy iron plate bolted to back, and with strings in position, also showing iron support for key bottom.

The metal plate used in our pianos is braced with a view to equal distribution of the immense strain of the strings, so that one part of the plate is not bearing more than its proportion. The improved scale ribs of iron cast on plate ensure a beautifully clear treble.

The strings are of the very best German music wire, and wound with copper in bass section.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



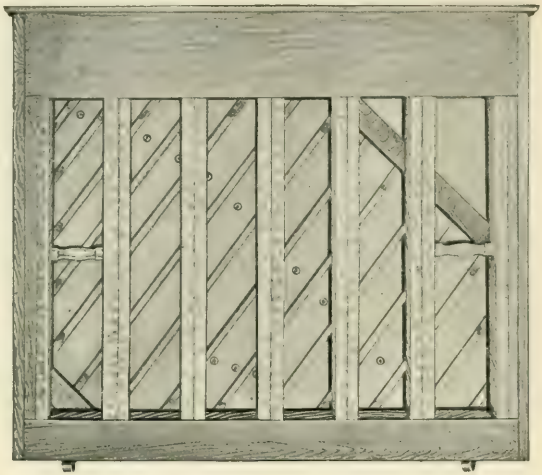
THE LISZT

SHOWING SOUNDING BOARD

The scientific ribbing of the sounding board is one of the essentials in pianoforte construction. The very best of spruce is used in our board, and both ribs and board are graduated with scientific accuracy, so as to give the required resonance at the proper point.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.



THE LISZT

SHOWING BACK

The back is made of the best hardwood and oil finished, the wrest plank or tuning pin block is glued together with layers of hard rock maple crossbanded, which thus renders splitting of wood or loosening of tuning pin an impossibility, and ensures its remaining well in tune.

The Liszt Piano Co.

190 Wright Ave. - - TORONTO, ONT.

San Francisco, Feb. 18, 1904.

GEORGE R. BURT, Esq.,
126 John Street,
Toronto, Canada.

My Dear Mr. Burt:

Replying to your letter of recent date, the Liszt Piano I purchased from you has given excellent service and it is a pleasure for me to recommend your instruments. The touch of our piano is both light and responsive, while the tone is not only rich and pure but pleasing and sympathetic. Your Pianos are well made throughout and I feel assured it is only a question of a short time when your instruments are recognized by the Canadian Public as being among the best pianos made in the Dominion.

Wishing you every success, I am,

Very truly, yours,

Louis Conturie.

(A leading musician)

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General Agent for Canada

84 Harvard Avenue - TORONTO

Since organization, twelve years ago, this Company has paid in cash to members **$3,034,722.51**. All **withdrawals** have been **paid promptly**. Every dollar paid in, with interest, being returned to the withdrawing member when the required period has been reached.

12TH ANNUAL STATEMENT

OF THE

York County Loan and Savings Company

(INCORPORATED)

.... OF ....

TORONTO, CANADA, DECEMBER 31st, 1903

TORONTO, February 29th, 1904.

To the Members:

The Management have much pleasure in presenting the Twelfth Annual Statement for the year ending December 31st, 1903, which shows the continued growth of the Company.

Cash paid to withdrawing members amounted to $568,063.43, an increase over the previous year of $31,715.37.

The Assets have been increased by over half a million dollars—$515,841.25, and now stand at $2,087,977.03.

$10,000.00 has been transferred from the surplus profits to the Reserve Fund, which now amounts to $65,000.00.

The new business written, also the increase in membership, was larger in amount than any previous year.

The Directors are determined that the greatest carefulness and economy shall be practised in the management so as to ensure the continuance of the unequalled success which has attended the operation of the Company.

Respectfully,

JOSEPH PHILLIPS, President.

ASSETS

Mortgage Loans on Real Estate	$730,796 13
Real Estate	811 82 68
Municipal Debentures and Stock	190 7 8 75
Loans on Company's Stock	96 8 28 45
[illegible]	5 [illegible] 02
Advances to Borrowers, Taxes, [illegible]	3,24 [illegible] 82
[illegible]	70 [illegible] 99
[illegible]	8 [illegible] 26
The Mercantile Bank	204 7 8 25
Cash on Hand	5,450 68
Total Assets	$2,087,977 03

LIABILITIES

Capital Stock Paid In	$1,717,256 48
Dividends Credited	47,504 34
Amount Due on Uncompleted Loans	708 56
Borrowers' Sinking Fund	47,938 65
Mortgages Assumed for Members	10,100 00
Reserve Fund	65,000 00
Contingent Account	199,469 00
Total Liabilities	$2,087,977 03

TORONTO, February 15th, 1904.

We hereby certify that we have carefully examined the books, accounts and vouchers of the **York County Loan and Savings Company**, and find the same correct and in accordance with the above Balance Sheet. We have also examined the mortgages and other securities of the Company, and find the same in good order.

THOMAS G. HAND, } Auditors.
G. A. HARPER, }

Results of Systematic Savings

[illegible]	[illegible] Loans	Cash Paid Members.	Reserve Fund.
[illegible]	$47,7 [illegible]	$3,548.51	
[illegible]	65,6 [illegible] 14	15,900.59	
[illegible]	171,698.04	17 [illegible]	$1,000.00
[illegible]	288,248.97	89,939.27	2,000.00
[illegible]	169,109.92	96,891.88	1,000.00
[illegible]	340,391.91	4 [illegible]	18,000.00
[illegible]	2 [illegible]	[illegible]	4,000.00
[illegible]	1,002,180.89	[illegible]	10,000.00
[illegible]	1 [illegible]	313,355.37	15,000.00
[illegible]	1 [illegible]	20,048.86	10,000.00
1903	2,087,977.03	568,063.43	65,000.00

JOSEPH PHILLIPS, President.
A. T. HUNTER, LL.B., Vice-President.
E. H. SANDERSON, Building Inspector.

General Remarks.

The York County Loan and Savings Company was incorporated in December, 1891, under the revised Statutes of Ontario, and has ever since experienced an uninterrupted growth.

It is a mutual Company. All members share alike in its earnings, proportionately to their investments.

The plan of the Company affords an opportunity to save money systematically, which experience has shown is the best way to do it.

Few people, no matter how large their incomes, save anything. The great majority live close to their incomes, if not beyond.

The value of this Company's plan of saving is that its tendency is to correct this prevailing heedlessness by requiring a regular fixed sum to be laid aside each week or month.

V. ROBIN, Treasurer.
E. BURT, Supervisor.

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THE MOLSONS BANK

Incorporated by Act of Parliament, 1855

Head Office, Montreal

Capital Authorized - - - - -	$5,000,000.00
Capital, paid up - - - - -	3,000,000.00
Reserve Fund, - - - - -	2,850,000.00

BOARD OF DIRECTORS

WM MOLSON MACPHERSON, President — S. H. EWING, Vice-President
W. M. RAMSAY, J. P. CLEGHORN, H. MARKLAND MOLSON, LT.-COL. F. C. HENSHAW, WILLIAM C. MCINTYRE
JAMES ELLIOT, General Manager
A. D. DURNFORD, Chief Inspector and Supt. of Branches
W. H. DRAPER, H. LOCKWOOD and W. W. L. CHIPMAN, Inspectors — Assistant Inspectors

Branches: Acton, Que., Alvinston, Ont., Arthabaska, Que., Aylmer, Ont., Brockville, Ont., Calgary, Alta., Chesterville, Ont., Chicoutimi, Que., Clinton, Ont., Exeter, Ont., Frankford, Ont., Fraserville, Que., Hamilton, Ont., Hensall, Ont., Highgate, Ont., Iroquois, Ont., Kingsville, Ont., Knowlton, Que., London, Ont., Meaford, Ont., Montreal, Que., Montreal, St. Catherine St. Branch, Mar. & Harbor Branch, Jacques Cartier Sq., Montreal, Que., Morrisburg, Ont., Norwich, Ont., Ottawa, Ont., Owen Sound, Ont., Port Arthur, Ont., Quebec, Que., Revelstoke, B.C., Ridgetown, Ont., Simcoe, Ont., Smith's Falls, Ont., Sorel, P.Q., St. Marys, Ont., St. Thomas, Ont., Toronto, Ont., Toronto Junction, Trenton, Ont., Vancouver, B.C., Victoriaville, Que., Wales, Ont., Waterloo, Ont., Winnipeg, Man., Woodstock, Ont.

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AGENTS IN UNITED STATES—New York—Merchants Nat. Bank, Nat. City Bank, Hanover Nat. Bank, The Morton Trust Co. Boston—State National Bank, Kidder, Peabody & Company. Portland, Maine—Casco Nat. Bank, Chicago—First Nat. Bank. Cleveland—Commercial Nat. Bank. Philadelphia—Fourth St. National Bank, Phil. National Bank. Detroit—State Savings Bank. Buffalo—Third National Bank. Milwaukee—Wisconsin Nat. Bank of Milwaukee. Minneapolis—First Nat. Bank. Toledo—Second National Bank. Butte, Montana—First Nat. Bank. San Francisco—Canadian Bank of Commerce. Portland, Ore.—Canadian Bank of Commerce. Seattle, Wash.—Boston Nat. Bank.

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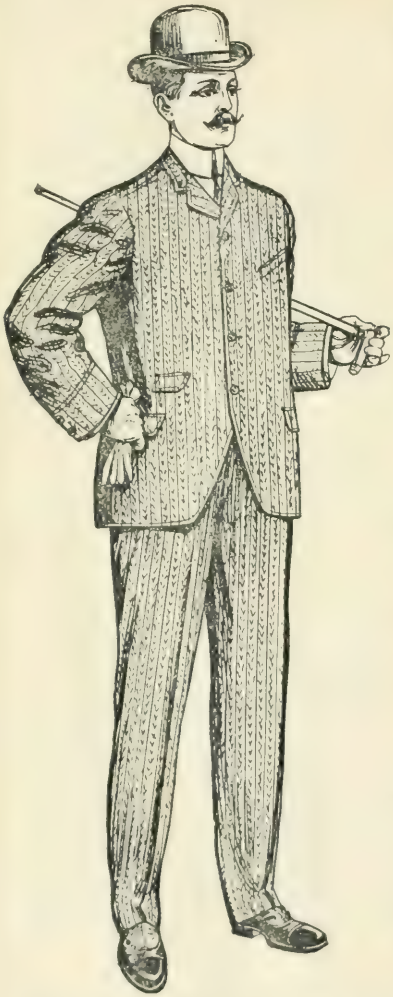

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It Comes in Three Shades

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Used are in keeping with the material, good Italian body linings, shrunk duck, haircloth and linen stayed throughout.

The Cloth

Is thoroughly shrunk and perfectly tailored, and would be considered in the regular way big value at $10.50.

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Sizes larger than 44 inches chest measure will cost 75c. per inch extra.

We carry in stock a full range of sizes, 34 to 44 inches. If your size comes within this range, the suit will be shipped upon receipt of order, otherwise it will require five days to have them made.

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(Independently of Capital.)

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STANDS FIRST in the Liberality of its Policy Contracts—In Financial Strength—In the Liberality of its Loss Settlements.

Total Available Resources, $6,000,000
Deposited with the Receiver-General in Canada for the Benefit of Canadian Policy-Holders, $120,450.00

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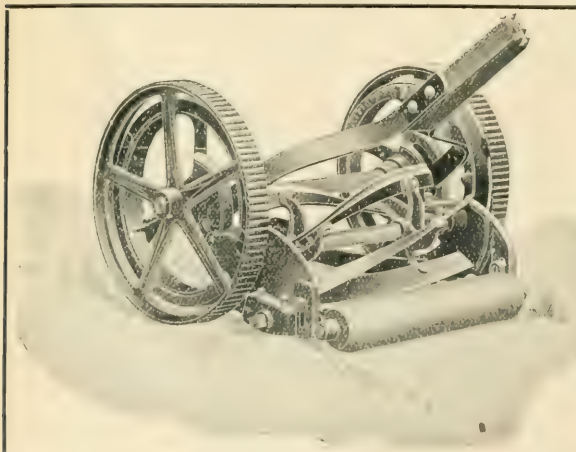

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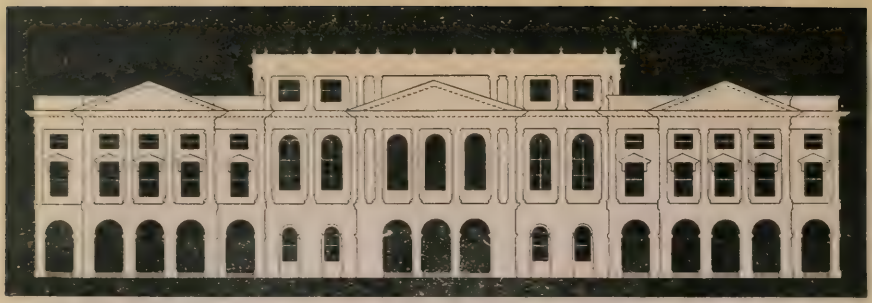

The Accumulation of Money

All young people should begin an accumulation of money, and above all THE HABIT OF ACCUMULATING, that alone leads to wealth and independence in after life. There is no better way of doing this than to take out an Endowment Policy in the TORONTO LIFE.

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(Incorporated)

JOSEPH PHILLIPS
President

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